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GENERAL SECTION
1 to 12

WOMEN'S SECTION
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FINANCIAL SECTION
21 to 28

This Week:- Menace of Freely Granted Federal Charters—New Mammals for Old—Expanding Inter-Empire Market—Washington Modifies Liquor Demands—A Great Canadian Chemist

The FRONT PAGE

Hopeless Quest for Prohibition

A party of British editors recently visited the United States on a mission of mutual understanding and prominent among them was Ralph D. Blumenfeld for nearly a quarter of a century editor of the London Daily Express and latterly Chairman of its Board. In common with his associates he had his eye open for prohibition, and like most strangers he soon learned that it was easier to find liquor. Liquor is forced on one, but prohibition hides coyly in the tall timbers.

Mr. Blumenfeld while in the United States attended many private dinners in all parts of the country, and with one exception (in Chicago, strangely enough) "never saw a prohibition table." Everywhere he went he and his fellow editors were invited to cocktail parties attended by public officials, legislators, judges, college presidents and other prominent men. Apparently Mr. Blumenfeld appreciated the spirit of hospitality more than the quality of the spirits by which it was expressed. They drank "bootleg liquor," and "synthetic gin" which Mr. Blumenfeld sincerely believes to have "showered more misery on a great and generously minded country than years of straightforward drunkenness on pure spirits ever witnessed during the generations before prohibition bit itself into the nation's vitals."

The New York "World" says that Mr. Blumenfeld's account of what he saw is a compact summary of the talk exchanged by millions of Americans every day, unquestionably accurate in its allegations and adds "The astonishing fact is not that such a situation exists but that it is accepted with complacency by the friends of prohibition."

Mr. Blumenfeld's narrative contains lurid details on what happens after a function like a great football match for instance, and has naturally attracted a good deal of attention in United States newspapers, some of which assume that he is a "Briton." Though probably a naturalized British subject this is hardly an accurate statement. He, as a matter of fact, is a native of the United States who began his newspaper career in the early eighties on the Chicago "Tribune" and had for many years been one of James Gordon Bennett's chief executives on the New York "Herald" before the late Lord Northcliffe induced him to join forces with him in the early days of the London Daily "Mail." Subsequently he became associated with Lord Beaverbrook in the management of the "Express." Thus Mr. Blumenfeld brings an intimate knowledge of conditions in the United States prior to prohibition to bear on the present situation.

The amazing paradox of that situation was revealed at Washington the other day when the "drys" in U. S. Congress actually voted down an amendment to increase the \$13,500,000 now annually set apart for the enforcement of the Volstead Act. Large as it is, this sum has proven scandalously inadequate; but its supporters are afraid to vote a larger sum because it would merely help to further advertise the cost and futility of any attempt to enforce prohibition. "Let Canada do it" seems to be their attitude. Canada is to curtail the operations of what in most countries of the world is a perfectly legitimate and necessary manufacturing industry, and increase her expenditures in order to save the face of the supporters of a ridiculous and non-enforceable law, the principles of which have been utterly rejected in this country after a fair trial.

In connection with this matter the fear of imperilling our international relations with our neighbor is frequently expressed. But in the interest of truth it should be known that if Canada desires to make herself unpopular with the influential and powerful people of the United States, the "governing classes" so to speak, the best way to go about it would be to put an embargo on liquor exports to the United States. Many thinking and temperate Americans regard Canada as a godsend, since she affords a supply of pure liquor to mitigate the evils created by the poisonous concoctions which have sprung into existence as a consequence of the Eighteenth Amendment and the Volstead Act.

Death of a Famous Surgeon

The death after a brief illness of Dr. Clarence L. Starr of Toronto, came as a shock to the medical profession in many parts of this country. For over seven years as chief professor of Surgery at the University of Toronto, an office which carried with it the post of surgeon-in-chief of the Toronto General Hospital, Dr. Starr has held one of the most important professional and academic positions in America necessarily involving a considerable measure of international fame. International recognition for Dr. Starr had indeed been rapidly cumulative, as evidenced in recent honorary appointments to Harvard University and St. Bartholomew's Hospital, London, England.

Dr. Starr owed his rise as a young man to the fact that he was one of the pioneers not only in Canada, but in the world at large, of what is known as orthopaedic surgery, the scope of which has been steadily enlarged during recent years. The changed attitude of the professional mind on this branch of surgery is best exemplified by scanning the pages of the Encyclopedia Britannica. In the great edition of 1912, orthopaedic hospitals were dismissed as negligible institutions and this branch of surgery merely mentioned in connection with the subject of "Club Foot." In the additional volume published ten years later (1922) orthopaedic surgery received pages of attention; and the great awakening of British surgeons to its necessity during the war was recorded. It is admitted that surgeons on this side of the Atlantic were in advance of their British colleagues in discerning its necessity, a circumstance attributable to the fact that infantile paralysis became frequent in North



PORTRAIT OF A GENTLEMAN

From a painting by Sebastiano del Piombo in the Canadian National Gallery at Ottawa. The artist was a Venetian (1485-1547) but his most notable work was done at Rome. Some of the frescoes in the Villa Farnesina are his, executed under commission from the Chigi family; and he also collaborated with Michael Angelo and Raphael.

America at a time when it was hardly known in Great Britain. The war was a forcing house of science in many branches, and not the least in matters relating to the bones and joints.

Dr. Starr became an expert in the subject over twenty years ago; and his interest was stimulated by his duties as a member of the staff and later surgeon-in-chief (1911) of the Toronto Hospital for Sick Children. When he went to England as a member of the Canadian Army Medical Corps in 1916, the Imperial services had recently awakened to the immense importance of orthopaedic surgery and he was at once drafted to the Granville Special Hospital at Ramsgate, one of many of its kind established at this time as a direct result of the war. In a few months his services were demanded in his own land to organize similar work in connection with base hospitals throughout Canada. Dr. Starr's advance to his eminent post at the University of Toronto occurred in connection with the reorganization of the medical faculty in 1921. No reorganization is attained without certain heart burnings and perhaps inescapable injustices; but Dr. Starr soon by his tact and devotion to duty won the respect and regard of associates, students and internes. He had started like many an eminent Canadian of the medical profession, here and elsewhere, as a hard working country boy, who by ambition, initiative and application had advanced to the first rank of his chosen calling, and, in his comparatively early death was undoubtedly a martyr to a life-time of intensive effort.

The Call of the Bluesone Blood

The Maritime Provinces Association of Toronto has more than ever proven its usefulness in strengthening the ties between what is called "Central Canada" and the Atlantic seaboard provinces by its promotion of the forthcoming establishment of the Maritime Provinces Trade and Tourist Agency in Toronto early in the new year. Early in December meetings were held at Moncton and Halifax and attended by many of the leading public men of the east, at which this decision was most enthusiastically ratified. It is a direct outcome of the social visit to Toronto of a large party of eminent citizens of the Maritime Provinces under the auspices of the above named association in September last. Proposals then considered have now taken a concrete form and it is understood that branches of the Association are also to be formed in other Ontario centres. The Toronto committee which went to Moncton and Halifax consisted of Prof. E. D. MacPhee of the University of Toronto, President of the Maritime Provinces Association and such well known Toronto business men as Messrs. E. M. Saunders, A. C. Pyke, and R. W. E. Burnaby. All are "bluesones" by birth and representative of thousands of other Canadians of similar origin who are playing a prominent part in the life of other provinces of Canada. The contributions of

Nova Scotia, New Brunswick and Prince Edward Island to political, financial and academic life of the Dominion as a whole, has been most phenomenal, when their population and remote geographical position are considered. There is hardly a great educational or financial institution in Montreal, Toronto or Winnipeg in which "bluesones" do not play a prominent part. As Mr. R. B. Bennett pointed out some months ago this is in a large measure due to the sacrifices made by the early communities of the Maritimes in the matter of higher education. Of these sacrifices all Canada and also many sections of the United States have reaped the fruit.

It is with something like bitterness that maritimers have been wont to say that their chief export is brains; and in days gone by many have noted with sadness that these provinces with their magnificent manhood and womanhood, and vast, half-developed potentialities, seemed to be drifting away from the Canadian National ideal which found expression in the Confederation pact. The cure for the misunderstandings between the seaboard and central Canada that have increased during the present century, has always lain in a fuller mutual knowledge, which is now being brought about with considerable rapidity. This past year more Ontario tourists visited the Maritimes than ever before in the country's history and such pilgrims will be greatly increased during the coming year. No patriotic Canadian can visit them without experiencing an exalted pride in the fact that these provinces with their wonderful historical associations, tradition of culture and unique natural beauty are a part of the great and glorious pageant of Canada.

The decision of the three provinces to co-operate in an agency at Toronto is significant in another sense. For various reasons Maritime Union, though advocated by many able native sons, is still far away. But Maritime Cooperation for objects of mutual advantage has recently become an actuality, and this latest step should be the forerunner of other measures in which the ancient colonies can, with profit, act in common.

An Epochal Historical Anniversary

December 17th was an epochal date in modern history and the Royal Aeronautical Society of Great Britain arranged (contingent on public events which had distressed the whole Empire) that it should be celebrated in the new Science Museum in London. There hangs an original Wright bi-plane, and in such a machine the very first successful flight of a heavier-than-air machine was made on Dec. 17th, 1903. The scene was certain lonely sandhills in North Carolina and the secret was carefully guarded. Only five persons saw the trial flight, two of whom were the inventors, Orville and Wilbur Wright. This was the first engine-driven flight and lasted only 59 seconds. Previously flights of longer duration had

occurred in motorless gliders but the world as a whole paid very little attention to such "fantastic" experiments which had been going on periodically since the days of the Italian Renaissance when both Leonardo da Vinci and Benvenuto Cellini experimented along these lines.

The flight of Dec. 17th, 1903, differed from all previous attempts because it revealed a complete understanding of the problems and possibilities of a motor driven heavier-than-air machine navigating the air. A great deal remained to be done and it was not until at least five years had passed that the world realized that flying had become a reality. Coincident experiments in France by Bleriot solved the problem with the monoplane, and Bleriot's famous flight across the English channel about six years later was a much more sensational event than any feat of a channel swimmer, as sensational in fact as the ocean flight of Lindbergh in recent times.

Not long since there died at the age of 72 in London, a man who did much as an enthusiast rather than an inventor, to advance the cause of flying. He was Frank Hodges Butler, who started life as a violinist, fought the early battles of the motor car in England and was later an expert balloonist who founded the Royal Aero Club in 1901. When he learned of the Wright experiments he became the friend of Wilbur Wright and with him made some of the early aeroplane flights. The superiority of the Wright bi-plane to the monoplane from a service standpoint was soon demonstrated, and it has been the basis of most subsequent developments.

Canadians did not see flying in heavier-than-air machines until the summer of 1910 when exhibition flights were given at Montreal and Toronto by Johnson and Brookings, already world famous as dare-devil bicycle riders. They used the Wright machine, and Count Jacques de Lesseps flew the Bleriot monoplane. Those who, like the writer, witnessed the first Toronto flights on the Trethewey Farm at Weston, will never forget the sense of awe that they felt at seeing the miracle performed before their eyes. But the early bird-men were gambling with death. Johnson's end came a few weeks later and not long after Brookings was permanently crippled. Jacques de Lesseps found romance in Toronto and after his marriage to a daughter of Sir William Mackenzie ceased flying for many years. When he took the air once more in the Forestry service of the Province of Quebec, death awaited him also.

No invention has had more martyrs than the one which progress that flying has made in the quarter of a century since the first test in 1903 is to-day illustrated in a thousand ways. Only the other day it was stated that the air-plane was displacing the dog team in the sub Arctic regions of Canada. The air-plane has penetrated to the North pole and will not long hence conquer the South pole. It has almost girdled the world East and West and may yet girdle it North and South. What a sense of the amazing times in which we live does this anniversary invoke.

Children's Library for Montreal

With the movement that has been inaugurated to establish a children's library for Montreal there should be widespread sympathy. A campaign with this object in view is being conducted by the Education Committee of the Montreal Local Council of Women, and it is to be hoped that the citizens will make an adequate response to the appeal that is being made for the necessary funds. Westmount, it is true, has a children's library, which fills the needs of the children within its borders; but Westmount serves only some 17,000 people out of Montreal's population of pretty nearly 1,000,000. The fact that Montreal's population is a bilingual one has interposed certain difficulties in the establishment and operation of libraries, whether for adults or for children, in that city, which are not experienced, to any great extent, outside the Province of Quebec. But the influence of the right sort of books on a child's mind in its formative years is so valuable that a determined attempt to overcome difficulties of this kind is certainly well worth the making.

In Toronto there is a special library for children, at which suitable books are obtainable, and the service it renders is highly appreciated by those whom it seeks to serve. We rather gather that the idea behind the present movement is to establish a central library with branches. No doubt that would supply a very real need in Montreal. But, at the same time, the ideal plan would be to have a real library in every school of the city, with the central children's library rendering expert assistance in the direction and encouragement of the reading of worth-while books. As a rule, school libraries are not remarkable for the excellence, or even the appropriateness, of much of the literary fare to be found on their shelves. But guidance from a competent staff at a central library should do much to stimulate intelligent interest both in fostering the habit of reading among children, and also in the discriminating selection of suitable books.

Quebec Minister as Humorist

Hon. J. L. Perron, Minister of Roads in the Quebec Provincial Government, is a man of parts and, in his time, he has played many parts. But the role of humorist on the public platform is rather a novel one for him. However, he essayed that role in a recent speech at the golden jubilee dinner of the Young Liberal Association of Montreal, and seems to have achieved, at any rate, more than a *succès d'estime*. In earnest and impassioned style he appealed to his hearers to "forget party allegiance and work for the betterment of the Province". "What noble sentiments!" as Sir Peter Teazle was wont to exclaim when Joseph Surface did his hot air stunts.

However, whether his hearers were or were not ready to "forget party allegiance"—rather an odd thing, by the way, to implore a band of banqueting Liberals to do—Mr. Perron seems to have remembered such allegiance himself all right. For, immediately after giving utterance to this plea, he paid his respects to his

political opponents in a manner more than ordinarily robust and strenuous. Indeed, he verbally belabored and bludgeoned them to such a tune that, if they were to do what he appears to think is their duty, they would perish from off the earth in short order. Still, at least, it is satisfactory to know, on such high authority, that "the success of those who resort to mud-slinging, calumny, insult and personalities will not last." For our part, while we have no doubt that it is the Conservatives to whom Mr. Perron means to refer, in this scathing fashion, we have not, so far, observed much "success" attending their "resort" to the dreadful things named. It hasn't precisely hit one in the eye, as it were. In conclusion, the Minister of Roads issued a challenge to his audience—and never a one of all the dining Liberals took it up! —to tell him of one single benefit that they had ever gained under a Tory administration and "I ask your support for the Liberal party, Federal and Provincial." "Forget party allegiance and work for the betterment of the Province!" Mr. Perron, our hat is doffed in your presence, as a jester sublime and superb.

Status of Women in Quebec

The Quebec Government has the habit of "hastening slowly"—very slowly—in the matter of legislation affecting the political and legal status of women in the Province. However, it seems possible, according to a statement recently made by Premier Taschereau, that certain changes may be made in the Civil Code, at the forthcoming session of the Legislature, designed to effect some improvement in the status of married women as to property. The Premier, however, is obviously no more sympathetic than of yore to the demand that women be accorded the Provincial franchise. A bill with that object in view is more or less of a hardy annual and no doubt one will be introduced in the near future, but it looks unlikely that such a measure will meet with more success than was the case last session.

It has been definitely announced that Mr. E. Theriault, Liberal M.L.A. for L'Islet, is to sponsor a bill in the Legislature to admit women to the practice of law, and this announcement has aroused widespread interest both within and outside legal circles. Mr. Theriault himself is a man of well-known progressive outlook on affairs. He has been a member of the Legislative Assembly for twelve years, and has lately been chairman of the railway committee and acting Speaker of the Assembly. There are few more useful members of that body and it is thought likely that he will be given Cabinet office in the immediate future. Hence a bill introduced by him is certain of receiving at least respectful consideration at the hands of the Assembly. He is himself, by the way, a lawyer and is city attorney for Quebec city.

Twelve years ago, a bill conferring upon women the right to practice law in the Province only just missed passing the Legislative Assembly by the "skin of its teeth." Hon. Lucien Cannon, now Solicitor General of Canada, but at that time member for Dorchester county in the Provincial Legislature, brought in a bill in 1916 to allow women to be called to the bar and practice law, and it was defeated by a majority of only one. Later, in the same year Mr. Cannon made a second attempt of the same kind, and again only just failed of success, a motion to give his bill a six months' hoist being carried by a majority of one. At that time, Sir Lomer Gouin was Premier, and the weight of his influence was thrown in favor of the measure. Shortly afterwards, Mr. Cannon resigned his Provincial seat in order to enter the Federal arena, and from that day to this the cause of women, as lawyers has lacked an advocate in the Assembly. Now, however, Mr. Theriault is coming forward as its protagonist, and his bill, if certain members of the Government can true to their post, should attract influential support.

Sauce for Goose Not for Gander

A vacancy having arisen on the Quebec Legislature Council in consequence of the death of the late Hon. Gaspard DesRues, a strong effort is being made to get the Provincial Government to fill it by the appointment of Dr. Damase Gendreau, who is a member of the executive committee of the city of Montreal. Needless to say, Dr. Gendreau, who is some sixty-six years of age, has been on the inside of Liberal politics in Montreal and in the Province of Quebec, for some forty years. He has been particularly active in the St. James division of the city. For many years he has been a member of the Montreal city council and for the last term a member of the executive committee. Throughout his career on the council he has been closely identified with the majority on that body and the policies for which it has made itself responsible, some of the more important of which have come in for a good deal of what we regard as justifiable criticism in these columns from time to time. In short, he has been strong for the traditional "It's we who rule the roost" attitude of the governing junta in Montreal.

By the way, we have not so far heard of any suggestion to the effect that, if Dr. Gendreau is made a Legislative Councillor, he shall vacate his position on the Montreal council and the city executive committee. Yet the echoes of the hubbalooboo raised over the temerity of Mayor Houde in seeking a seat in the Legislative Assembly, while occupying his high civil office, have not yet died away. It has occasioned floods of impassioned rhetoric on the atavistic subject of the "double mandate." However, it should be a commonplace by this time that what is sauce for the *bleu* goose is not necessarily sauce for the *rouge* gander.

Nicotine Criminals

DEAR SATURDAY NIGHT:—
Dear Sirs, I noticed in Your Paper of December the 15, a Picture of a Lady Holding up a Cigarette to The Public As An Advertisement. It is A Pity To See our Young People Who Are The Coming People of our Country And Putting The Ladies In Such A Position Before The World. I Think It is A Disgrace on The Women of our Country To Fratricide Such Habits I was Travelling Some Time Ago and Stayed At A Restaurant For Dinner At The opposite Table Was a Young Man And His Lady After Their Dinner The Man Pulled out His Cigarettes And Handed one To His Lady And They Seemed To Belish Their Perfumes Not Caring For The other People Near Them This Is our Canadian Country in Which We Live To Fratricide Such Habits. Especially The Young Women Who Are The Coming Women of our Country. The use of Cigarettes is Ruining Physically And Mentally Millions of Boys Besides The Danger of Mental Effects The Inflamed Stomach Is Liable To Give out Before Middle Age—When A Disease Attacks A Person of This Kind And It is More Liable To Than others—Their Days Are Numbered—Every young Man Should Read This Article on This Subject—The Stomach Is Completely ulcerated The Lungs Are Full of Nicotine I was Writing In An Hotel one Afternoon There Came in A Man And Woman. But The Lady Staid In The Hotel until He Came in He was Smoking Cigarettes All The Time He was In His Wife Asked Him Some questions but He Gave Her A Short Answer. And Still was Smoking His Little Boy Wanted to go Out With Him But He Took Him by The Collar And Sent Him Back. His Wife I Think was Afraid To Speak. He was under The Nicotine Influence.

EDWARD MARSHALL.

Swift Current Sask., Dec. 1928.



PETERBOROUGH'S BEAUTIFUL WAR MEMORIAL
This magnificent work by the famous sculptor, Walter Allward, was commissioned before he went abroad to superintend the gigantic Canadian war memorial in France. Despite the manifold duties pressing upon him Mr. Allward managed to complete it in England. The figures symbolize the nobler spirit of mankind forbidding the advance of militarism.

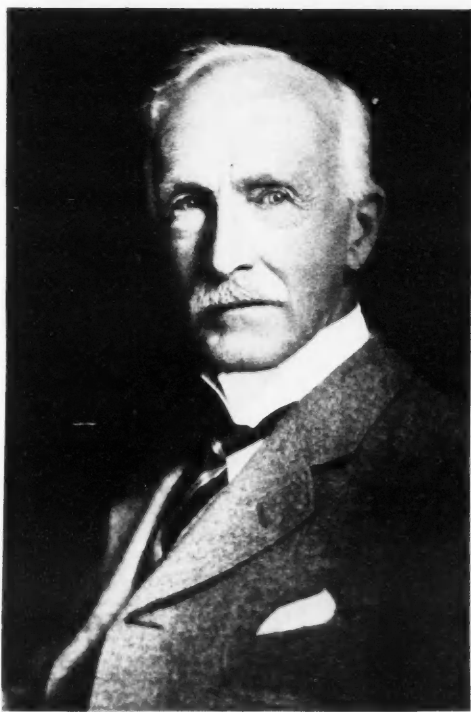
Canadian Scientist Honored Remarkable Services to Agriculture of Dr. Frank T. Shutt

By MAX HALE

LATE in the past year an award for enterprising labor was made to Dr. Frank T. Shutt, the well known Ottawa scientist. The award was the cash sum of \$1,250 made by "The Nitrogen Research committee" of the American Society of Agronomy who have in their hands a sum of money for awards, "to assist in further research that is connected with Nitrogen in Agriculture." This award has apparently been made for the first time in history.

The work so recognized has covered a period of over 40 years and is still going on, so that it is impossible to detail the number and variety of observations that were made. The work was practically started in 1888-9 during a visit to Rothamsted, England, and to the main cities in Continental Europe on work called the "Solution of the Clover problem". Field experiments were started in Ottawa and the discovery followed "that crops following the clover crop gave increased yields" as a result the farmers realized the high fertilizer value of clover and other leguminous crops. Also there were 17 years work on the examination of snows and rain to find the amount of fixed nitrogen these supplied to the soils; and 15 years work on the growth of clover with the observation of the growth of the nitrogen increment of the soil. For the future, on work already begun, and to go forward, is the examination of the N. W. soils and their high grade wheat yields.

The examination of the protein quality of young grass as influenced by grazing is another branch of enquiry; young grass being of greater food value than the full grown grass. By the application of nitrogenous fertilizers for the more rapid growth of young grass, and its close cropping by cattle it is possible that cow pasturage



DR. FRANK T. SHUTT
The famous Canadian agricultural chemist, who has just received international honors. Dr. Shutt holds the office of Dominion Chemist attached to the Experimental Farm at Ottawa.

can be increased two or three times its original capacity. In the minds of a great many people there is an idea that because the government has voted a sum of money it is "going into research" but we have here a man who has for 40 years delved into research and as "the prophet who is without honor in his country" he remains unrecognized by Canada and its Government; they leave it to a foreign Association to give him due recognition.

Dr. Shutt's work is better known in England and in the U. S. A. he is regarded as one of the highest authorities on all aspects of Agriculture chemistry, which covers an immense field. As a monument to Dr. Shutt the Government would do well to lay in a supply of men by creating a class of senior scholarships in soil proficiency, fertilizers and fertilizing, the growth of plants, and the food value of crops, and etc., all of which involve a huge amount of work.

Frank Thomas Shutt, Doctor of Science, was born 69 years ago (1859) at Stoke-Newington, London, England. His father, a civil engineer, had a part in the construction of the Thames embankment and other public works. The family came to Canada in 1870 and lived in Toronto. Dr. Shutt became private assistant to Dr. Ellis the public

analyst of Ontario, and Dr. Shutt graduated from the University of Toronto in 1885.

In 1885 and until 1887 he was demonstrator in Chemistry at the School of Practical Science and had under him in training the sons of the famous Dr. William Saunders associated with the famous Marquis wheat. In 1890 he was appointed examiner in chemistry for the University. It is not generally known that Dr. Shutt established the Cawthorne medal for a thesis in original work for the graduating year in Natural Science, Toronto University.

Dr. Shutt was in 1914 awarded the honorary Degree of Doctor of Science from Toronto University on account of the results of general Agricultural work particularly on the soils of the N. W. Territories.

In 1903 he was elected Judge representing Great Britain at the World's Fair, Chicago, in making selections and examination of grains and cereals, and he conducted, in this connection, work for many months, the analysis and examination of grain for the protein content and bread making values, thus bringing before the public, particularly the U. S. A. and Europe, very prominently the values of our N. W. wheat and other grains.

He has been a fellow of the Institute of Chemistry for Great Britain and Ireland—since 1890—one of the oldest members living; besides being a fellow of many other chemical and scientific societies. In 1887 he was appointed chemist to the well-known Dominion experimental Farms and since 1911 he has been assistant Director at Ottawa.

Piombo Portrait at Ottawa

By HENRY LISBURN

SEBASTIANO LUCIANI, known in later life and to history as Sebastiano del Piombo was one of that distinguished company of Venetian painters who learned their craft in the studio of Giovanni Bellini. He was the contemporary of Titian and Palma Vecchio and the fellow student of Giorgione, "Big George" who it probably was that induced him to forsake the profession of music for which his father had educated him and to learn the art of painting.

Success came early to the young painter who was moreover "pleasant of conversation and a skilled player on the lute." A few years after making his debut, the fame of his ability spreading abroad, he was invited to Rome where the great giants of the Renaissance, Michelangelo and Raphael were already contending for the mastery. Sebastiano promptly allied himself with Michelangelo. Aided by the great master's incomparable designs the young Venetian produced works of surpassing beauty and power, works which were considered worthy to be exhibited in competition with the famous "Transfiguration" of Raphael.

"Not long afterwards," says Vasari, "Rafello having passed away, the first place in the art of painting was unanimously granted by all, thanks to the favor of Michelangelo, to Sebastiano—and all others had to give way."

Among Sebastiano's best works are some of his early portraits done in Venice under the influence of his friend, Giorgione. Such is the "Portrait of a Gentleman," until recently in the collection of the Duke of Cumberland but now one of the most treasured possessions of the National Gallery of Canada. Titian is quoted as having said that three colours only were needed to paint a good picture—black, white and red. In this picture a restriction in the range of tints is also definitely traceable, but there is at the same time a depth and saturation of tone which produces an effect of extraordinary richness. The chord which is established by the big brown fur collar and the superb black velvet of the cloak is the main motive in the scheme colour. It is grave and dignified almost to the point of austerity. The expression of the face carries a Giorgionesque note of meditative introspection and gives evidence of the artist's rare gift of psychological interpretation. The figure is seen in the subdued light within a ruined classical building and through an archway is depicted an idyllic landscape under a sunset sky; altogether a composition of great power and charm.

Of Sebastiano's later years there is little to record of artistic importance. He obtained the favor of Pope Clement VII and was appointed to the sinecure of Keeper of the Leadens Seals or Frate del Piombo from which he takes his better known name. He did little painting after he assumed the friar's habit, contenting himself for the most part with his official duties until his death in 1547 at the age of sixty-nine.

Teares

Teares most prevail; with teares thou too mayst move Rocks to relent, and coyest maids to love.—Herrick.

A young authoress declares that the notion of writing a novel occurred to her quite suddenly as she was crossing Holland Park Avenue. The possibility that this might happen to any one adds greatly to the perils of the streets.—Punch.

Archbishop Mathieu

By P. W. LUCE

HIS GRACE ARCHBISHOP MATHIEU, who recently celebrated the fiftieth anniversary of his ordination to the Christian ministry, and who has been head of the Roman Catholic Archdiocese of Regina since 1911, is one of the most popular prelates in Canada. His rooms were banked high with flowers on the occasion of his golden jubilee, personal gifts from clerical and lay friends ran into hundreds, there was a formal presentation of a purse of gold, and the University of Saskatchewan conferred on him an LL.D., *causa honoris*.

Archbishop Mathieu has exerted an important unifying and conciliating influence in Canada ever since he became professor of philosophy at Laval University in the late seventies. It was largely because of the recognition of his work along these lines that he received so many tributes from high quarters on his jubilee, these including a felicitary message from His Majesty the King, and an apostolic blessing from His Holiness the Pope.

Messages were also received from Cardinals Gasparri and Merry del Val, Cardinal Rouleau, of Quebec, and the entire Canadian hierarchy.

Included among the scores of well-known men who sent congratulations were Raymond Poincare, Premier of France; the Duke of Connaught, the Duke of Devonshire, Lord Willingdon, Lord Byng, Lord Lovat, Hon. Raoul Dandurand, Premier W. L. Mackenzie King, Sir Robert Borden, Right Hon. Arthur Meighen, Hon. Rodolphe Lemieux, Sir Arthur Currie, Sir Robert Falconer, Premier Ferguson, Sir Henry Thornton, and Mr. E. W. Beatty, who wrote:

"Few men have won for themselves such a peculiar place in the regard of those with whom they have come in contact as the learned and lovable Archbishop of Regina. His high-mindedness, his great ability, and the affection in which he is held in Quebec and the West make his position unique even among great Canadians and great churchmen. His tolerance and his understanding of national and racial conditions in this country have been of incalculable value to Canada."

Mr. Beatty might also have mentioned that His Grace is blessed with a sense of humor that is perhaps rarely rare among high dignitaries of the church. He cannot, of course, shine as an after-dinner speaker, but nothing delights him more than to entertain a quiet circle of friends with amusing experiences culled from his long experience. His favorite story concerns a class in Regina to which he had occasion to ask a few questions concerning French history after the war.

"Can any boy or girl give me the name of the French peasant girl who heard divine voices instructing her to lead the armies of the French king in battle against the invading English, who secured a great victory, but who later suffered the fate of a martyr and was burned at the stake?"

There was silence in the class. The children, apparently, knew nothing of Joan of Arc.

"This noble girl was canonized only a few years ago," went on the Archbishop. "Surely you must know one so famous!"

At this stage a small boy raised his hand.

"Ah!" beamed the Archbishop. "What was her name, my son?"

"Mademoiselle from Armentieres!" came the startling information.

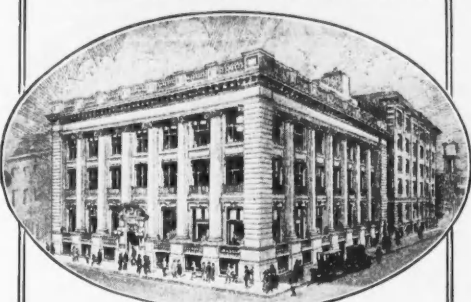
The Lawbreaker

BY ROGER B. PRIESTMAN

PICTURE him rising at the stroke of eight, Clean shaven, dressed and ready for his egg. At eight-fifteen imagine then his state Of mind, the coffee did not percolate; The Table was not laid; his drowsy mate Had not as yet commenced to "shake a leg." With aching void he cranked the "bally bus," He drove down town in aught but cheery mood. At every intersection he would fuss And fume, at each delay he'd loudly cuss. At last his engine stalled, he left it thus, And sallied off in search of breakfast food. The car thus parked, where parking was taboo, The ever vigilant constabulary, Proceeded to investigate just who The owner was, and where, and if he knew He'd done a thing he "didn't ought to do." In short they acted as is customary. "Three dollars for the first offence," the tart Phrase struck his ear; he paid, and promptly swore That he would from the fullness of his heart, A scathing tirade to his wife... import. All this is merely surmise on our part, He may of course have been a bachelor.



DR. CLARENCE L. STARR
Chief Professor of Surgery at the University of Toronto and Surgeon-in-Chief at Toronto General Hospital, who died after a brief illness on Christmas Day. Dr. Starr was one of the pioneers of the modern science of orthopaedic surgery.



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EDITOR CHARLES WORTH, EDITOR

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"Come on Steve!"

By a PADDOCK HOUND

POOR Steve Donoghue going through the "Loop."

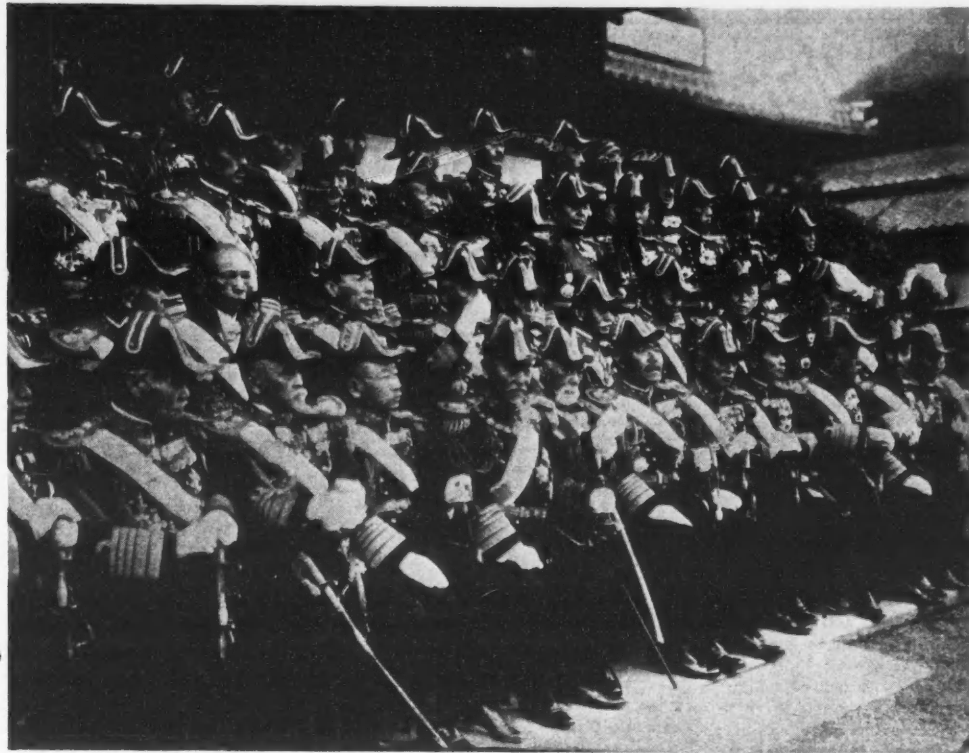
It was indeed sad news the newspapers had to tell us the other day that this great Old Country Jockey had presented his petition to the Bankruptcy Court to invoke its protection against a mighty host of creditors. The great little Irish jockey that has dominated the English Turf for over two decades has run his best races and is now coming up smiling for what, in the cryptic language of the puglist, may be his final K. O.

It is difficult to realize just how or what were the circumstances which precipitated this state of affairs. One can only surmise and then one may be wrong. There is however no doubt that with his halcyon years running into a score or more his profits annually must have been over the fifty thousand pounds sterling mark. There is an old saying that an Irishman lives but for the day and it would seem that Steve has proved only too loyal to the tradition of his improvident race. Not yet turned fifty and his greatest opportunities gone West. No more can he hope to stir the enthusiasm of his millions of admirers by those wonderful finishes it has been his custom to stage on nature's green sward. His heart, no doubt, is willing but alas the wonderful forces that combined to give point to his skill are gone for ever. Although a very small man he was what might be described as steel knit, exceptionally powerful, a masterful judge of pace and possessing a mental equipment of exceptional merit.

He was a wonderful favourite with the British Public. From the very start of his career he made it a patent factor that mounted on anything that could run on four legs no blame should attach to him should he fail to be in the money. He never despaired—again true to tradition—and he never ceased trying till the winning post was passed. Many a time have I seen him absolutely lift his horse in the last few strides to snatch the coveted verdict by the proverbial eyelash. His mounts were nearly always backed each way corresponding to our win and show bet but differing in this wise—the odds for a place (combining both the place and show positions, provided there are at least eight runners) is one fourth of the odds laid the same horse to win. In the event of there being only seven starters and not less than five the place investment only includes the first and second horse at one third of the odds laid to win. The specific place bet for second as we are accustomed to here rarely has a counterpart in Old Country wagering. Generally at the classics and more important handicaps there is special place betting and of course these rates dominate the situation for those particular races.



MAJOR GEN. N. H. MACLEAN
Recently elevated to the post of Lieutenant Governor
of New Brunswick.



AT THE MIKADO'S STATE BANQUET
The above shows most of Japan's naval officers of higher rank assembled at the state banquet after the enthronement of the Emperor Hirohito.

The celebrated Derby course on Epsom Downs is associated with some of Steve's most wonderful triumphs. Speaking from memory he has ridden four if not five of the great classic winners on this historic heath with its terror of a course where none but the best, both man and beast, ever prevailed. The start away on top of the hill opposite the Grand Stands on the far side of the course, then a long downward sweep around Tattenham Corner (badly placed here in the rounding scrimmage and Good-bye race) still down after the corner has been negotiated and the horse and man see in front a long grinding ascent up against the collar all the way to the winning post—what visions of past exploits does it recall, of fights encompassing every inch of the way in which magnificent skill, tenacity of purpose and sometimes the courage begot of despair culminated either in success or failure. It was here too the mighty Archer—Fred of that ilk—put the highbrow of success on his wonderful escutcheon and left us memories of feats which will endure as long as the English Turf survives. Peace to his ashes—the greatest horseman of all times.

ON MANY an occasion have I seen our Steve steer his three winners—just half the number of the orthodox English programme—of an afternoon. I can almost hear again the welkin ring with, "Come on, Steve!" from the thousands, nay the tens of thousands of his followers when he was seen dourly fighting in the van—and fighting as he alone could. Herculean were the efforts that responded to the magic slogan and you instinctively knew that if he did not win outright insurance for the place would be well nigh a hundred percent at Lloyds. Those were grand days, Steve, would they could come back.

Six winners, constituting the entire programme, were once his portion I believe, but this is memory work again—Six winners all on your little lonesome, Oh worthy knight of the pigskin, against whom no breath of suspicion was ever entertained much less mentioned. And the next day you booted home three more just to prove that no animosity from your confreres existed. A great little man then indeed with an income probably ten times greater than that of the Prime Minister.

The turn in the tide of Donoghue's success synchronizes, in my humble opinion, with that awful incursion into the United States with Papyrus, of which, it is whispered, he was the chief investigator. All Papyrus' successes were associated with the Turf. He had never raced on anything else and to attempt to win a race from the mighty Zev performing on his own doorstep, as it were, with scarcely a month's preparation for track racing was just about as big an act of folly or madness as can possibly be imagined. It would have taken a whole year at least and then some for a temperamental horse such as Papyrus undoubtedly was to get acclimatized to the usual conditions. Here they were at the tail end of the Fall on the day of the actual race. The horses raced fetlock deep in a veritable sea of liquid mud and, as the world knows, Papyrus was licked to a frazzle. Are you surprised dear reader, for I am not. Of course Steve was up on Papyrus and the leading American jockey, Earl Sande, had the leg up on Zev. A match of man and beast and possibly the best in their own particular sphere.

This mad adventure undoubtedly reacted on poor Steve who had to bear the disgruntled outpourings of his followers and friends in silence. The fact that Steve himself had incurred tremendous financial losses provided no excuse. The racing game is proverbial for its selfishness. It is only the loser himself who worries and nobody cares a tinkers cuss when others become involved. Coupled with this was the fact that every day now he found it more difficult to keep down his avoirdupois and this of course naturally restricted his opportunities to the well exposed and well weighted horses.

To crown all these adverse factors—it is a well known fact that when things go wrong at the racing game they go damnably wrong—came the announcement of the tragic suicide of his chief patron and friend—Jimmy White, the financier—and the clouds were perceptibly darkening everywhere around poor Steve. Whether there's a silver lining knocking around somewhere or other to start him as a trainer or some such I can't at the moment say but here's hoping.

Balm in Gilead

Heartsease I found, where Love-lies-bleeding
Empurpled all the ground;
Whatever flowers I missed unheeding,
Heartsease I found.

Yet still my garden mound
Stood sore in need of watering, weeding,
And binding growths unbound.

Ah, when shades fell, to light succeeding,
I scarcely dared look round:
"Love-lies-bleeding" was all my pleading;
Heartsease I found.

—Christian

THE PASSING SHOW

Bolivia and Paraguay are quarrelling over oil-lands. This at least entitles them to take rank with the first powers.

A French feminist protests that women's claim to equal rights with men must include the privilege of being guillotined. But no feminist that we know of is yet prepared to go to the extent of rising in a street-car to give her seat to a gentleman.

"What's the matter with Jones? He used to be a very talkative chap."

"Well, you see, the golf season's over."

The "talkies" having turned the palaces of the silent drama in temples of bedlam the only place left in the country where one can go for meditation and a quiet snooze is the Senate Chamber at Ottawa.

It seems quite certain that Canada will not persuade the United States as to the justice of its claims in the matter of radio wave-lengths unless it puts on a loud speaker.

Golf is now the most popular subject for reminiscence.

Perhaps the reason why the Englishman jests at the Scotsman's lack of humour is to provide a smoke-screen for his own deficiency.

There is nothing so fragile as a New Year's Resolution, unless it be the election promises of candidates for municipal offices.

The trouble with people who advocate large navies is their failure to realize that once these are built they usually want something to do.

Personally our idea of an ideal Utopia is where a part of the people make all the money and the rest of us spend it.

The lot of the modern crusader against materialism is much easier. Instead of standing in the by-ways and highways he can speak his piece in all the leading magazines at ten cents a word.

Hal Frank

Speaking at Nottingham the other day, Dr. Selbie said that youths of to-day suspect their parents of having made a mess of things. So do many others when they look at modern youth.—Punch.

The Italian Government has been buying mules by the car-load in America, and what we want the movie rights to is Mussolini's face right after he has issued an ultimatum to them.—New York Evening Post.



HON. E. A. DUNLOP, M.P.
Recently elevated to the Ontario Cabinet as Minister without Portfolio, Mr. Dunlop who is a wealthy lumberman, was first elected for North Renfrew a quarter of a century ago and has long been a prominent figure in the public and industrial life of Eastern Ontario.



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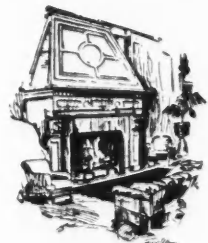
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John Davidson,
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Legislation in favour of the investor and capitalist who owns property outside of his own country and who has to pay double taxes on his holdings may be brought about if the present conference of government experts on double taxation and fiscal evasion being held at Geneva under the auspices of the League of Nations is successful. "Interdependence" the monthly review of the League of Nations Society in Canada, points out that the various problems of this nature have passed out of the theoretical into the practical stage and that the twenty-eight countries participating in the conference should be able to eventually relieve and reform the present vexed situation. Points being dealt with by the meeting in Geneva include four draft conventions respectively on double taxation of income, double taxation of death duties, on administrative assistance in matters of taxation, and judicial assistance in the collection of taxes.

Women's independence from their husbands began when they quit wearing dresses with twenty-four buttons in the back.—Little Rock Arkansas Gazette.

An American doctor was arrested after falling down two flights of stairs. He complains of having been shaken before taken.—Punch.

A scientist says the earth is rotating at faster than regular speed. Well, Christmas does seem to come quicker than it used to.—Dallas News.



OUR dear cousins down in Washington appear to have been partly shaken out of the delusion that Canada exists and functions mainly for the convenience and glorification of the United States. I fancy that Hon. William Phillips, American minister plenipotentiary at Ottawa, has done the shaking in the course of his diplomatic duties. At any rate they have become suddenly less sanguine as to Canada's eagerness to make further sacrifices in contribution to the hypocrisy of their "noble experiment", and it must have been Mr. Phillips' business during the last couple of weeks to sound the sentiments of Ottawa and report his findings to the State Department at Washington. Two or three weeks ago American courts were indicting Canadian citizens for conspiracy to violate the prohibition laws of the United States and the Washington government was announcing that it was seeking a conference with the Canadian government at which it would propose that this country prohibit the export of liquor to the United States and agree to the extradition of her indicted citizens. News despatches from Washington, obviously inspired, indicated that there was little thought there but that the Canadian government would readily accede to those proposals.

Since then, Washington has modified its tune. Instead of being prepared to send members of the administration to Ottawa confident that they would have no difficulty negotiating a new treaty to suit its wishes, it has asked for and secured merely a meeting of officials of the two governments at which an exchange of views on the subject will be made. The later news despatches, too, have reflected the ebbing confidence of the American authorities. It begins to look as if Washington was ceasing to confuse Canada with Porto Rico.

Had the original plan of securing a conference of members of the two governments with a view to the negotiation of a new treaty been adhered to it would have failed. The Canadian government would have rejected the demands of the United States. At least the majority of its members see no reason why this country should make further sacrifices to do for the United States what the Washington Government makes such feeble effort to do itself. It would have been poor political advertising for an administration that pretends to be in sympathy with the Eighteenth Amendment and the Volstead Act to have had the country flooded with the news that Canada politely told it that it should show some sincerity about law enforcement itself before demanding additional aid from Ottawa. So it is only sending up some subordinates to have a chat with subordinates of the Canadian government, January seventh has been chosen as the date for this visit.

IF IT were not that the peculiar manifestations of American idealism are becoming increasingly familiar to us, it would seem astonishing that the Washington government should submit its proposals even in this tentative way. If it were attempting seriously to enforce prohibition itself it might reasonably expect some neighborly cooperation from Canada, but never has enforcement in the United States been revealed as a farce more frankly than at the present time. President Coolidge isn't serious about it. His prohibition commissioners tell him that \$300,000,000 a year is required to make enforcement effective, and he submits to Congress an estimate of \$13,000,000 for the purpose. Nor is Congress serious. When a member of the Senate amends the estimate to make it \$27,000,000 Washington regards it as a splendid joke. There is clearly no intention on the part either of the Executive or of Congress to enforce the prohibition laws within the country, but instead, Canada is asked to enforce them in Canadian territory.

THE insincerity of the enforcement measures in the United States is still further disclosed by Chester P. Mills, former prohibition administration in the New York district and winner of the \$25,000 Durant prize for the best plan to make enforcement effective. Mr. Mills declares that efforts to make prohibition effective must be directed toward the suppression of sources of supply within the United States because ninety-eight per cent. of the liquor consumed in the country comes from them. He says that only two per cent. of the liquor used in violation of the laws is brought into the country. As it is admitted that smuggling is successfully carried on along the Atlantic Coast and the Gulf of Mexico, Canada's contribution of liquor to the value of \$25,000,000

a year can only be as a drop toward quenching the prohibition thirst of the American people. Mr. Mills, in his prize-winning essay, says that industrial alcohol, yielding to redistillation, corn whiskey factories and moonshine stills are the chief sources of supply of the illicit liquor trade in the United States. The Canadian government sees to it that industrial alcohol exported to the United States is so treated that it cannot be rendered potable, but Mr. Mills indicates that the American authorities are not taking the same precaution with their own product. If he is right—and his opinions have earned him \$25,000—the place for enforcing the prohibition laws is within the borders of the United States, not outside the country. But even the prohibitionists wouldn't ask the idealistic American people for \$300,000,000 a year to ensure the success of their noble experiment, knowing that at such a price it would be regarded as too much of a luxury.

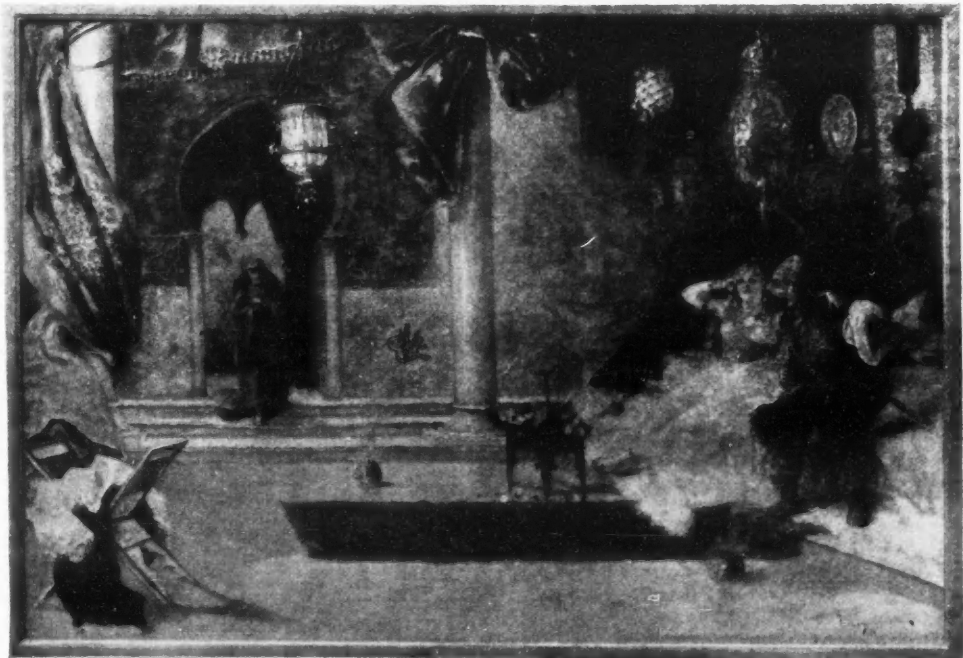
So far as one can observe from United States newspapers, the principal effect of the export of Canadian liquors to that country is that of curtailing somewhat the mortality from poisoning by wood alcohol and other substitutes. Canadian liquor undoubtedly saves a good many lives in the United States annually. This humanitarian service, which yields the country \$25,000,000 a year, is the blot on our escutcheon, the disgrace to the fair name of Canada, over which two or three Canadian newspapers, more prohibitionist than the United States Government, are shedding tears while United States newspapers are upholding prohibition in the true American manner by advertising cocktail shakers, pocket flasks and drinking sets—the most extensively displayed of American Christmas gifts.

THE Canadian government has no reason to feel that it will be acting in an unneighborly manner in rejecting the presumptuous proposals of Washington. Canadian officials recently presented a much more reasonable claim on the consideration of the United States government and received short shrift. I refer to the delegation from Ottawa which sought relief for Canada at Washington from American interference in Canadian radio broadcasting. A lot of the stuff about "the greatest country in the world" that comes from the United States to the exclusion of Canadian programmes in Canadian radio receiving sets is more unwelcome in this country than Canadian whiskey in the United States, but the American government high-handedly waves aside Canada's submission that there should be a more equitable division of the air channels. Why should Canada feel that she owes more to considerations of international amity than the United States?

WHILE on the subject of the demon, it may be well to record that Hon. W. D. Euler, Minister of National Revenue, has been at some pains to promote the peace of mind of Sir Henry Drayton, chairman of the Ontario Liquor Control Board. In so far as Mr. Euler can prevent it, there's going to be no more competition with Sir Henry's liquor stores from liquor released from bond in Canada for export to the United States. He has taken measures to ensure that such liquor actually leaves Canada, instead of being "short-circuited" back to illicit channels of blind-pig and bootleg supply in Ontario. From the first of the year, the export of liquor at the Detroit River will be carried on from only ten docks, instead of from forty to fifty as heretofore, and all liquors and beers released at the distilleries and breweries for export must be accounted for at the export docks and actually cleared from them. Customs officers are to be stationed at the docks to check up the shipments and witness the clearances.

There seemed to be some idea in the minds of the Ontario brewers who conceived the plan of forming a commission of their own to prevent law violation in the traffic in their product that their commission would be officially recognized by the Minister of National Revenue. Mr. Euler of course would give no such recognition. He holds the brewers responsible for their conduct in respect of the federal excise and customs laws, and as long as these laws are obeyed it is none of his business how the brewers manage their affairs.

SOME of Sir Henry's old friends and associates in Ottawa were sympathizing with him at Christmas in the trouble he was taking to himself in determining to prevent the presentation of his wares as holiday gifts. None of them, however, was prepared to go the length of betraying the donor to Sir Henry in the event of re-



A CANVAS BY FORTUNY
One of the characteristic Moroccan pictures of the Spanish artist, V. Carbo Mariano Fortuny (1838-74). He was a native of Catalonia, educated in Madrid and Paris, but lived most of his short life in Rome. Owing to his brilliance as a colorist and technician an auction sale of his works on his death yielded \$160,000. The above picture was recently purchased by Mr. Fred A. Powell, of Russell Hill Road, Toronto, from the J. Merritt Malloney, Galleries.

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ceiving such a gift. Nobody in Ottawa, as far as is known, wrote the Liquor Control Board asking advice as to what should be done with a Christmas gift bearing its stamp.

AT THE time of writing the government hasn't fixed the date for the opening of parliament, but Ottawa opinion favors February seventh. As usual, the ministry is slow about preparing its programme for the session. Also, it reasons from experience that an early start does not tend very much toward shortening the session, but rather the contrary. When June comes there will be an urge among the members to get away from Ottawa no matter when they came. A lively session is anticipated, with water power matters, anti-dumping regulations, the tariff, provincial natural resources and

external affairs prominent in discussion. There will be a renewal of the fight over the capitalization bills of the Bell Telephone Company and the Sun Life Company. The Ontario divorce court question will also be up again. Parliament Hill will be interested in seeing whether or not the Conservatives of the Senate carry out their threat of last session to refuse to share in the work of the divorce committee because of the failure of the House of Commons to deal with the Willoughby bill to provide for the establishment of divorce courts in Ontario. Senator Willoughby, who has done most of the work on the divorce committee for several years, is expected to decline the chairmanship this session. There may be difficulty in organizing the committee unless Hon. Ernest Lapointe discontinues his opposition to the Ontario divorce court bill.



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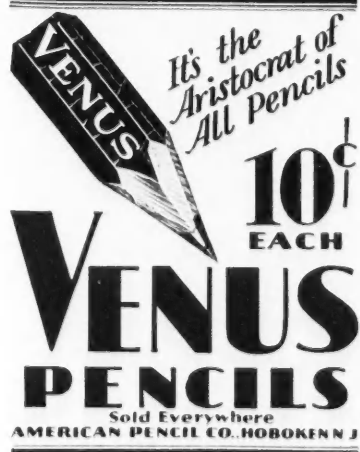
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THE TRANSFORMATION OF DOWN-TOWN TORONTO
In the background is the new Royal York Hotel on Front street where the historic Queens Hotel once stood. In the
centre is the new union station. In the foreground construction work in connection with the new railway viaduct is
proceeding.

A New Immigration Wrinkle

By G. C. PORTER

WHAT'S wrong with all this expensive propaganda about attracting permanent settlers to western Canada? In the four western provinces there is a perfect frenzy, backed by a million dollars a year, devoted to this campaign. The provincial governments have their publicity bureaus at home and special agents in London. Each city of importance maintains a highly paid staff of efficient advertising specialists from the lakes to the west coast. The two railways and the federal government are annually putting out a mass of attractive literature and spending millions rushing their feature men over the United Kingdom and the continent describing western Canada as the land "flowing with milk and honey." It is a strongly organized movement, but it does not get results.

Why? The answer to that question would largely settle Canada's problems in so far as population is concerned. It is not that the pleasant picture painted by these enthusiasts is false. It is too true and perhaps that is a powerful reason why the appeal don't appeal.

What brought to western Canada the vast majority of the robust spirits who made the country what it is today? Were the boys and men and women who came into the Red river valley a half century ago lured here because a life of ease and riches were to be found at the rainbow's end? Did the sturdy Scotch and English of the motherland who followed Lord Selkirk into Hudson Bay and down Lake Winnipeg come here because of pretty pictures painted of vine clad cottages and eternal sunshine? The hordes from Ontario that followed the red tunics of the Royal Northwest Mounted Police across the plains, were they the spoon-fed boys who visualized an existence without effort, without enduring hardships?

Did it ever occur to these experts in propaganda to take a leaf from the valuable book of early experience on these plains?

Why not fall back, as a last resort, on the spirit of romance, of stirring adventure, the difficulties, the hardships, the heat and hunger and mosquitos and all those barriers that have through the ages moved men toward the setting sun?

It is a whimsical trait of human nature that the chief lure is not ease and comfort and "milk and honey." It is adventure, romance, the rough stuff and wild—something different.

I HAVE talked with hundreds of the brave spirits of the early days who helped tame the "bad" men on these plains and boldly challenged the supremacy of the vagrant Indian tribes. Repeatedly I have asked them, "what brought you to the west? What first turned your thoughts from your comfortable home in Ontario to the Northwest Territories?"

Invariably came the reply—"I don't know, perhaps the spirit of adventure, the romance of trying to conquer nature in the rough. I heard the west was wild, a wilderness, I wanted to be a part of it. Making money, and enjoying a life of ease, no, that I never thought of."

And so it is today as it was yesterday and will ever be as long as man remains a type of progress.

Thirty years is an age, looking forward, but not so long, looking backward. That was about the time I got the western fever and I believe had just about the normal ambition—I wanted to see the wild west and be a part of it. Had anybody offered to pay my passage and give me a "start" or had I been told all about how easy it was to live without work on these plains, I would have been suspicious, I would have found something lacking in the appeal.

Many of the cities of the plains of today were just a name then and most of them had the rough, splendid names that the pioneer in his desperation or facetious humor had given them—Whoopup, Kicking Horse, Thief River, Crazy Woman, Whisky Jack, Pile of Bones (which is Regina of today) Battle River, Man that Runs, Stink Pot Rapids, Hell Roaring Falls—just to mention some that exist today. And they fitted into the picture of which I had dreamed. There WAS adventure, romance, rough stuff and primitive surroundings with the solitudes of the plains and mountains so close that a day's hike brought one to the end of the world.

And the country was rapidly filling up from the whole world. It was, and still is the "land of heart's desire" but NOT the kind of a land of luxury that much of this propaganda paints, and if it were it is not this sort of advertising that has, according to experience, brought people into western Canada.

Every once in a while Eastern reporters get a good laugh out of the green young Englishman who arrives there enroute to the west with a big pistol, perhaps a bowie knife, a five gallon hat and a "Wild Bill" swagger. I saw thousands of 'em just like that, come into Calgary in the early part of this century.

There's your spirit of romance and adventure personified. We laughed at 'em in those days and many of the men who were then getting a laugh out of that crowd would themselves have fitted precisely into a similar picture just a few years before. But the point is, they had DREAMED that sort of thing. That's what brought 'em from their homes of ease and comfort. They WANTED to feel in danger, they wanted to hear the wild war cry of the red man and try their prowess with the bad men of their dreams. They wanted to be cowboys and go hungry when the chuck wagon didn't arrive—and they did.

Why do the lurid movies appeal to young and old? Action. That is the answer. They may be ridiculous to the old moddy coddles but not to us old terriers who glory in the hardships we have endured in "the bad old days" and they thrill youth.

I REMEMBER this day a barn storming company, I think Tom Marks was the head of it, who brought the "drama" to Calgary. At least that's what we called it. The "show" was given in Hull's OPERA HOUSE. It had been built to store hay in. The first night it was "East Lynne," and the next "Hazel Kirk" and I saw scores of old sourdoughs and cow punchers crying when Hazel's stern old father turned his erring daughter from the family home. The idea of "home" something most of 'em hadn't had for forty years seemed to thrill 'em. But it was to us rough bucks the spirit of adventure and romance. That's the element that had brought that bunch out of Ontario into the wild west.

And I recall, later, when, as a newspaper correspondent, I wired east a story of a frightful blizzard on the Alberta plains. Those easterners KNEW that would hurt the country. "Oh, if that stuff gets back to the mother country, we won't get any more immigrants." That dispatch caused the Toronto Board of Trade to pass resolutions that it "taint so." Imagine a country that produces most of the hard wheat of the world not having forty below zero weather. Anybody in the old country or anywhere else that don't know any better wouldn't be an asset in western Canada anyway.

Why not, then, try what the appeal of romance and adventure will do toward attracting the robust young people of other lands? Tell 'em romance is NOT dead, that there is still a wild west in the Peace river, in the Flin Flon, around Hudson's Hope; that when they travel in a canoe or plane it is well to have a knife and a pistol to keep off ferocious wolves; out of the northern wilds has just come the story of how Andy Taylor, daring prospector, was rescued by his partner after he had wandered for a month in the jungles, living the life of the primitive man, fighting wolves for the privilege of devouring their kill—raw! How the north is full of "lost mines" and lone ledges from which pure gold has been shoveled by prospectors, if old maps found on rotting skeletons in lonely places can be believed, mute evidence of heroic struggles.

Of course, it gets hot on these plains—100 in the shade and there is no shade; forty below sometimes in winter with wind so strong that man nor beast cannot face it. Print the stories of some of the desperate cases, a sign left by one old "nester" who in giving up the struggle on a pioneer farm wrote that those who came after him might visualize his difficulties—"forty miles to water, thirty miles to wood, ten miles to hell."

Does a robust Canadianism, unafraid of real life, suffer from these reports? No matter how tough it comes, most of the old timers in the west have seen it tougher—and they have succeeded. The Board of Trade or publicity bureau that is bold enough to glory in the spirit of "My Lady of the Snows," of the "Ballads of Whisky Jack" can attract more immigrants in one season than all the pictures of the fine orchards in western Canada and the "milk and honey" stuff that can be circulated in a dozen years.

Anyway, why not try the rough stuff? The ready made farms, the assisted immigrant idea, the bonus for the new comer with the largest family and similar schemes, is not getting the west anywhere and we know it. People want to DO THINGS FOR THEMSELVES. It is a throw back to primitive days and it involves romance and character.

We can remember way back when a sensational novel was one that was sprinkled with asterisks.—New York Evening Post.

Cyclists are reported to have attained astonishing speed over short distances immediately behind motorcars. Pedestrians, on the other hand, show their best form just in front of them.—Punch.

Your individuality and physique become our particular study, when we design your clothes.

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They like the perfection of our work in laundering their formal linens—Shirts, Waistcoats, Collars, Ties. We renew them with a finish and immaculacy that do credit to the well-groomed appearance of any man.

Our courteous driver will gladly inform you about our Men's Service, or call

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Repairing, part of the service.

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**CROWN LIFE
INSURANCE COMPANY**

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from New York, Feb. 4, 72 days

New ports and ports which are little visited have been added this year to this wonderful cruise. 18 days in Egypt and in the Holy Land. A most comfortable and interesting cruise under the world's greatest travel system on board the "Empress of Scotland". Fares as low as \$900. Plan of ship and detailed information from your own agent or

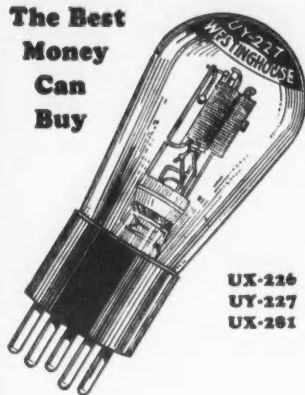
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clarity and dependability
which have made

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ALL NEXT WEEK

London's Brilliant Star

Gordon McLeod

With Lilian Christine and Complete
English Production in
That Powerful Ultra-Modern Success

A BILL OF DIVORCEMENT

Seats Now

EVES.—Orch., \$2.00, \$2.50; Bal.,
\$1.00, \$1.50, \$2.00; 2nd Bal., 50c.
SAT., MAT.—50c. to \$1.50.
BARGAIN MAT.—Best
Seats \$1.00.

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Ten-Day Free Trial Offer

After twenty-five years devoted exclusively to the manufacture of scientific hearing-aids, the Canadian Acousticon Co., Inc., 128, 45 Richmond St. West, Toronto, Ont., has just perfected a new model Acousticon that represents the greatest advance yet made in the re-creation of hearing for the deaf. This latest Acousticon is featured by a tiny earpiece no bigger than a dime. Through this device, sounds are clearly and distinctly transmitted to subnormal ears with wonderful benefit to hearing and health alike. The makers offer an absolutely free trial for 10 days to any one person who may be interested, and a letter will bring one of these remarkable aids to your home for a thorough and convincing test. Send them your name and address today!

The "Orchestra de la Residence" of The Hague will celebrate in January, the twenty-fifth anniversary of its foundation.

The Finnish National Chorus "Kansallisen Kuoro," conducted by Armas Maasalo, will bring out in Helsingfors Lohdun's new "Miserere."

Dino Chiappini, the Italian conductor, died suddenly while conducting a recent concert in Parma.

An opera by Penella will have its premiere in Barcelona during the first part of January.



Mr. Pickwick
in
London

"Mr. Pickwick" came to London in time for the Christmas theatre audiences, and though his reception wasn't wildly enthusiastic, still "the whole affair was sufficiently well put together and designed to run long enough for all practical purposes," according to "The Daily Telegraph."

The program calls the show "Mr. Dean's production of Mr. Pickwick, written expressly from Charles Dickens's characters and scenes in the Pickwick papers by Messrs. Cosmo Hamilton and Frank C. Reilly, with six scenes in color by Mr. Hammond and some Christmas carols and incidental music specially arranged by Mr. O'Neill," and the entertainment tallies so exactly with this description that the critic was disarmed and found himself with little to do but call upon Dickens lovers to walk up and pay their money.

"Adaptors," says "The Telegraph," "have set Charles Laughton—who takes the part of Pickwick—the hardest task of his short but brilliant career in asking him, with the material at his disposal, to dominate this production. They have given him an important part which is at the same time not a particularly good part. They have supplied him with a figure of Mr. Pickwick in two dimensions and asked him to expand it into three. He has done his extremely gallant best, and if any Dickens lover feels moved to complain that it isn't the Pickwick of his dreams, let him pause first and ask himself what other actor could have made this part of Pickwick so satisfactory."

The Christmas rush of new productions started the middle of the week with the annual revival of Barrie's "Peter Pan," Barry Connor's "The Patsy," George Robey's revue, "In Other Words," and Charles Bennett's play of thrills, "The Last Hour." J. A. Malone is presenting "The Patsy" to London audiences at the Apollo Theatre.

The Death of Sudermann

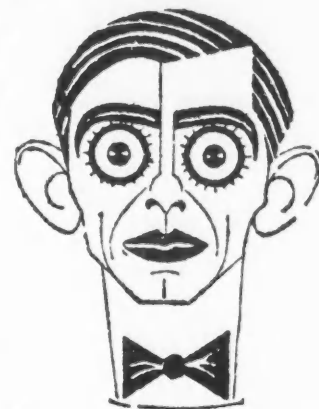
Paper money issued during the period of the mark inflation in the district where Hermann Sudermann was born was stamped with his portrait; black beads, square cut, of the old romantic Bohemian type, and of handsome length—"five acts long," according to Berlin humorists—were known as Sudermann beads. Yet on his seventieth birthday, a year ago, no leading theatre anywhere throughout Germany thought fit to honour him by producing one of his plays, and the jubilee articles which are a feature of German newspaper columns recalled triumphs of the past and the fickleness of fame.

His death, on November 23, has brought a more just appreciation of his life's work. Critics, against whom he had waged bitter war, remembered that it was he who had freed the German stage of the 'nineties from the eternal French play of Sardou and Dumas, that through one or two of his dramas the fame of modern German drama became international, and that those struggling for dramatic recognition under the Republic in Germany have been advised, often enough, to "study Sudermann's technique."

No public figure has ever suffered more through being named constantly in the same breath as one of his contemporaries. "Hauptmann and Sudermann" were as much household words in Germany before the war as "Goethe and Schiller." Dickens and Thackeray, Browning and Tennyson have been as constantly coupled together with as much unreason, but far more justice.

Before the war, in Germany, the proportion of Sudermann to Hauptmann in the repertoire plays of any theatre, important or otherwise, is given as two to one. After the revolution it became exactly reversed. They had risen together at the beginning of the naturalistic movement in the early 'nineties, but while Hauptmann was imbued with the very spirit of revolution his characters' actions are always the reflections of their inner life, Sudermann felt the theatre in his bones, wrote for the effect of a thrilling moment on his audience, and understood the value of a skillfully timed curtain. Such is the explanation given of the ever-growing ascendancy of Hauptmann and the eclipse of Sudermann. The change in social conditions in Germany would have aged his society satires in any case, but not, it is argued, to the present extent. He wrote for the stage, con-

sciously, and genius is always unconscious. Sudermann, son of an unsuccessful brewer on a very small scale, was a life-long democrat; it was of one of his first-nights that the Prussian police chief spoke the now famous words: "This whole movement must be put an end to." Yet he never claimed to be what is called "literary" on the stage, or to challenge comparison with Hauptmann. At one time "Wedekind" was taboo to the bourgeois, but in 1918 he was declared hopelessly a bourgeois by the revolutionaries.



EDDIE CANTOR
Whose latest Broadway success is Mr. Ziegfeld's "Whoopee!"

He himself believed that he had outlived his own times; he withdrew to his country house, and suffered deeply at the thought of the rearrangement of the map of Europe that divided him from his old East Prussian home. A born novel writer, always rich in sensuous pictorial details, he was steeped in the landscape of his own home, whose finest interpreter he was acknowledged. He concentrated during the past few years on long autobiographical stories whose characters were only very lightly masked. This brought renewed disapproval in various quarters. He had refused admission to the newly-founded Prussian Academy of Literature and withdrawn from the society where he had once been a leader. The warm tributes now being paid to him from unexpected quarters as a generous and kind friend would have cheered him in these days, which, he confessed, he could neither understand nor appreciate.

Fantasy at Hart House

naive sentiment and its quiet satirical touches that enhance its appeal for the adult theatre-goer was produced at Hart House Theatre for the Christmas season by Mr. Carroll Aikins, the director. The production viewed as a whole was decidedly attractive and started off the 1928-9 season at this theatre in a very satisfying manner.

The settings of the play, its out-

standing feature, were conceived in the modern spirit of chaste economy and were lovely, particularly the setting for the Palace of Night. Miss Margaret Boulbee and Muriel Moodie Heddle who designed the sets, are to be congratulated on the excellence and imaginative taste displayed in their work.

Owing to the limitations of the stage at Hart House, certain liberties had to be taken with the play, but excisions and revisions were not observable to the casual eye. The cast by and large was satisfactory and out of the long list Elaine Wodson as Tytti, a performance remarkable for its ease and youthful charm, and Lorna MacLean as Night most attracted one's attention. The dancing of Miss Margaret Wilson and her young ladies was also appealing.

Note and Comment

CONTRARY to previous reports, Toronto will be the only Canadian city to hear the famous Prague Teachers' Chorus. This is due to the enthusiasm and generosity of prominent music lovers of this City, who have formed a Canadian Committee in conjunction with the American Committee headed by Walter Damrosch and Otto H. Kahn.

The Canadian Committee consists of Sir Joseph Flavelle, R. Y. Eaton, Fred R. MacKean, K.C., Dr. Ernest MacMillan, Dr. Healey Willan, Dr. H. A. Fricker, Hector Charlesworth, A. N. McKay, Consul for Czechoslovakia and Mr. and Mrs. Luigi VonKunits.

This renowned group from Prague, Czechoslovakia, who have sang to several millions of people on the Continent and in England, are a Choral Organization in a class by themselves. The work of this Choir has so inspired composers, that several of Europe's most prominent musicians have written for and dedicated to the organization a number of important compositions; Leos Janacek, J. B. Foerster, Vitezslav Novak and Josef Suk, to mention a few Czech examples of prominence; Taneieff, the Russian too, and Camille Saint-Saens, whose Spring Song was especially composed and often sung with great success by the Prague Teachers. Debussy, who heard the choir at Paris and inspected with interest some of the tremendously difficult scores which they sang, is credited with the exclamation that that was "music for devils to sing, not for human voices." "But that was," says Professor Dolezil, the conductor, with a twinkle in his eye, "one of our easiest numbers."

Metod Dolezil, a young Moravian musician, is the director of the Prague Teachers' Chorus. When he was only 36 years old, his musical record had been so outstanding that he was appointed to take over the leadership of the group.

Conducting entirely from memory, Dolezil commands the utmost from his sixty singers and obtains a result

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Wednesday evening, January 9th, 1929, at 8.15 p.m.

Conductors:
DR. ERNEST MacMILLAN, MUS.DOC.
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Admission \$1.00 and 50c, plus tax. Students 25c.
Tickets now on sale at the Conservatory and at Heintzman & Co.



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Bernard Shaw

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and
His London Company
In the Comedies of

George Bernard Shaw

Jan. 7th—Winnipeg—Walker Theatre.
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Jan. 18th—Orillia—Opera House.
Jan. 19th—Peterboro—Grand Theatre.

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A New Year's Gift of Happiness — an Entertainment you'll like to give your family.

HENRY SANTREY

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Heading a Great Bill

AND LOTS
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CHARLES (BUDDY) ROGERS
and MARION NIXON
in "RED LIPS"

CARL H. HUNTER, TENOR

Late of Strassburg Grand Opera
Pupil of Julius Hey, Vocal Instructor at Bayreuth during Wagner's lifetime.

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In honour of the "Old Boys" who fell in the Great War, Upper Canada College offers yearly for competition to boys not over 14 years of age, five Scholarships, four of which are of the value of \$600 a year for three years. Examinations held in any district from which three or more candidates are entered. Standard of examination about that for passing from Form 1 to Form 2 of an Ontario High School. Bursaries of smaller amount are offered to unsuccessful candidates of merit.

For full particulars, copies of Examination Papers, etc., apply to the Principal, Upper Canada College, Toronto.

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such bonny gowff links outside
the auld countra

DOWN where the greens are
green all winter long and
where broad fairways follow the
trail of the Indians' moccasined
feet you'll shoot your best golf.

All your favorite sports. Historic shrines. During recent years over \$10,000,000 have been invested in erecting modern hotels for winter tourists. Also apartments and cottages.

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One of the world's finest trains. No extra fare. Delicious food. Carries club and observation cars with baths, lounges, radio reception, mail and valet service.

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Attend the Pan-American Amateur Golf Tournaments at Edgewater Park, Jan. 15-26.

FLORENCE AUSTRAL
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"The Sensation of the Musical Season"
Europe's Greatest Choir
The
PRAGUE TEACHERS' CHORUS
60 Male Voices
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Massey Hall — Wednesday, January 16th
MAIL ORDERS NOW— Prices \$1.50, \$2.00, \$2.50, \$3.00

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HUGH MACKAY, K.C. G. H. DUGGAN
ALEX. MACLAREN NORMAN J. DAWES
J. FRATER TAYLOR

SIXTEENTH ANNUAL REPORT

Three Rivers, P.Q., December 20th, 1928.

Your Directors submit the Sixteenth Annual Report of the Company, together with Balance Sheet as at November 30th, 1928, and Profit and Loss Account for the year ended that date.

The earnings for the twelve months, after making provision for Income Tax, but before providing for Interest on Bonds, Depreciation on Buildings and Plant, and Depletion of Limits, amounted to \$1,330,400.97.

In March last the Shareholders were given the right to purchase 33,333 shares of new stock of the Company without nominal or par value, at the price of \$50.00 per share. The proceeds of this issue will be used to retire the 6½% Five-Year General Mortgage and Collateral Trust Gold Bonds when due on January 1st, 1930, and for general purposes of the Company.

During the year your Company disposed of its Gaspé Timber Limits, and acquired another Limit adjacent to your holdings on the Portneuf River, so that your Company's timber areas now consist of 1,121 square miles in the St. Maurice District, 553 square miles on the Portneuf River and a one-third interest in the Island of Anticosti.

Your Directors desire to record their appreciation of the faithful and efficient service rendered by the officers, staff and employees of all departments throughout the year.

The Accounts have been audited by Messrs. Riddell, Stead, Graham & Hutchison, and their Report is appended hereto.

Submitted on behalf of the Directors.

C. R. WHITEHEAD,
President.

BALANCE SHEET AS AT 30th NOVEMBER, 1928

ASSETS	
CURRENT ASSETS:	
Cash on Hand, in Bank and Call Loans \$	965,436.38
Accounts and Bills Receivable:	
Less: Reserve for Bad and Doubtful	
Debits	1,196,028.01
INVENTORIES:	
Pulpwood and Logs	\$1,616,329.56
Stores, Chemicals and Fuel	489,586.34
Pulp and Paper	83,644.89
Logging Expenses, Season 1928-29, including supplies at Depots	179,045.02
	2,368,605.81
Advances to the Anticosti Corporation	\$ 4,530,070.20
Investments, including 20,000 Shares of Common Stock of The Anticosti Corporation, carried at \$1.00	578,870.32
Investments (Call Loans and Bonds) to retire 6½% 5-year General Mortgage and Collateral Trust Gold Bonds, due January 1st, 1930	97,734.46
Loans to Wayagamack News Limited:	
Secured by \$1,500,000 6½% 15-Year Second or General Mortgage Bonds, due 1940	1,500,000.00
Additional Loans	100,971.10
	1,681,447.50
FIXED ASSETS:	
Buildings, Plant, Machinery, Property, Real Estate, Limits (Less allowance for Depletion) and prepaid Stumpage	12,421,820.54
	\$20,910,914.12
LIABILITIES	
CURRENT LIABILITIES:	
Accounts Payable, Accrued Charges, and Provision for Income Tax	\$1,375,001.54
Accrued Interest on Bonds	121,739.00
Accrued Interest on New Stock Payments	33,875.56
Dividend No. 15, payable December 1st, 1928	75,000.00
	\$ 1,605,616.10
Bonds, 6½% 40-Year First Mortgage, due 1951:	
Authorized and Issued	\$5,000,000.00
Less: Bonds Redeemed and Bonds Cancelled for Sinking Fund	944,300.00
	4,055,700.00
Bonds, 6½% 5-Year General Mortgage and Collateral Trust Gold Bonds, due 1930, Authorized and Issued	1,500,000.00
CAPITAL:	
Authorized: 250,000 Shares without nominal or par value. Issued and Fully Paid: 100,000 Shares \$5,000,000.00. Payments Received on Account of 33,333 Shares	1,572,315.00
	6,572,315.00
Reserve for Depreciation and Sinking Fund	2,615,314.70
General Reserve	1,100,000.00
PROFIT AND LOSS ACCOUNT:	
Balance as at 30th November, 1927	\$2,990,589.13
Add: Profit from operations after providing for Income Tax	\$1,330,400.97
Deduct: Bond Interest	\$344,870.00
Depreciation	160,000.00
Depletion of Limits	79,053.98
	583,923.98
Add: Profit from sales of Capital Assets	746,476.99
	624,902.20
	1,371,379.19
Deduct: Transferred to General Reserve	\$600,000.00
Dividends No. 12 to No. 15	300,000.00
	\$ 900,000.00
	471,379.19
	3,461,968.32
	\$20,910,914.12

NOTE—Wayagamack Pulp & Paper Co., Ltd., have guaranteed the outstanding \$392,300 5% Guaranteed Debenture Stock of Wayagamack News, Limited, and have undertaken to lease and operate the plant of Wayagamack News, Limited, for a period of fifteen years from January, 1928.

Contingent Liabilities, \$150,000.00.

Montreal, 12th December, 1928.

Signed on behalf of the Board

JAS. W. PYKE,
HUGH MACKAY,
Directors.

Verified as per our Report of this date

RIDDELL, STEAD, GRAHAM &
HUTCHISON, C.A.
Auditors.



GAGNIER MEMORIAL COT, QUEEN MARY HOSPITAL
The above picture taken at the Queen Mary Hospital for Consumptive Children shows the cot maintained as a memorial to the late Harold Gagnier, proprietor of "Saturday Night", with its present occupant, Florabelle Hollingsworth. It is confidently expected that she and her two little brothers, all of whom had become victims of tuberculosis through lack of nourishment, will make a speedy recovery.

which is startling in its super-human harmony and tone blending. This conductor knows music and he knows men and this double knowledge enables him to lead his group through the most intricate mazes of harmony and tonal color into climaxes of irresistible beauty.

This Chorus won the Grand Prize at the Paris-International Choral Competition 1912, "with twelve hundred choruses competing."

They will sing at Massey Hall on Wednesday, January 16th.

Lovely Helen MacKellar, who is playing this week in "The Desert Flower," will remain in Toronto for next week too, and she will appear in "The Mud-Turtle," a delightful comedy-drama, with the Victoria Players supporting her in the production.

"The Mud-Turtle" is the story of a boy, and the action starts in his country home, where he lives a quiet life with his father. Then he goes to the city, and there he meets and marries a pretty waitress. His strict and puritan-minded parent is not pleased with his choice, for he thinks that she is too sophisticated a wife for his young son. There follow some dramatic scenes, intermixed with humor, and the plot moves on to an unusual and interesting finale.

Helen MacKellar's role in this play is one which you will enjoy, for it gives her wonderful opportunity to show her versatility and charm. This clever artist has not been out of New York for 7 years, until she consented to appear in Toronto at the Victoria Theatre as guest star for a short time. You will love her in "The Mud-Turtle," and you will see also Rud Rickaby, Louis Scott, Edward Blaine, Jack Soanes, and all the other players who have become favorites during their season here.

Next week's play is quite out of the ordinary, and tells a human story that everyone will enjoy. There will be the usual three matinees on Wednesday, Thursday, and Saturday, with an excellent musical program, and the play will be presented as it was given in New York, with attractive settings—and best of all, with Helen MacKellar in the leading role. Be sure and see the "The Mud-Turtle" next week at the Victoria Theatre.

IN "DICK WHITTINGTON and His Cat," staged by A. J. Edwards at the Princess Theatre, Toronto has a real Christmas pantomime that delights both the very young and the very old. It is one of those rollicking presentations that annually charm the hearts of playgoers in Old England. The principal "boy," Dorothy Bainger, who takes the part of Dick, is a charming actress who can give the real story-book touch to Whittington without any attempt to mimic a boy. She is an accomplished singer and her solos and duets with Mistress Mary (Cora Stinson) were greatly enjoyed at the opening performance. Miss Stinson presents a naive personality, which is a splendid foil for dashing Dick.

Pat Walters, who plays the part of "King Rat," has an excellent baritone voice, which he uses to splendid effect in solos such as "Rum for a Sailor." Little Tommy Stout, Jack Horner and Johnny Green, of the fairy-book tribe are there with great éclat. Fred Brown's "Captain Cutless" is a fine burlesque of a fire-eating sea-dog and he and his attending comedians succeeded in keeping the house highly amused. While there are some of the happy old jokes that an audience never tires of hearing, there is plenty of bright new repartee to please the sophisticated.

"The Palace Girls" contribute greatly to the charm of the pantomime with their graceful dancing and pretty faces. Two clever youngsters, Annie Traynor and Elsie Richardson scored an extraordinary success in dance and song duets. In the Fairy Ballet a number of tiny tots are employed with delightful effect.

Harry Langstaff as Dame Bumble is a host in himself. Like the principal boy he has almost a continuous performance. He gives the modern touch to the pantomime dame. His work is

just characteristic of the whole play which swings along merrily without a hitch.

THE trouble with the "play with a message" is that it too often turns out to be the message with a play. The chief anxiety of the dramatist is to convey certain of his or her ideas to the public in the form of drama. Every theatre-goer can remember at least one example of this.

Clemence Dane, in writing "A Bill of Divorcement," startled theatrical critics by doing the thing the other way round. She is dealing, as one might expect, with divorce. It was an immediate and impressive hit when it came on New York and London stages. Audiences, in particular, were unanimous about it and the box-offices witnessed a steady line-up.

As far as those who go to the theatre to get messages were concerned, there were differences of opinion. They broke loose in a multitude of discussions and there were those who announced that Miss Dane was trying to convey this impression or that one, only to have their announcements immediately contradicted by other equally certain individuals.

In the midst of which uproar, the average theatre-goer, filing past the box office in rows, replied, metaphorically: "Who cares! This is a great play."

Miss Dane, therefore, has achieved an unusual distinction. She has taken a great social problem, made it into one particular interesting case and turned it into a great and powerful play.

Gordon McLeod was starred in England, in "A Bill of Divorcement" during its phenomenal 62-week run there. He comes to the Royal Alexandra on Monday January 14th for an engagement of one week, bringing with him an entire London production and his own English company, which is one of the strongest groups of players to be sent to the Dominion in many seasons.

In a reference to the recent recital of Miss Bettina Vegara and Miss Betty Willis, the name of Miss Mildred Knags, Miss Willis' teacher, was inadvertently used in place of her pupils'. The corrected item appears as follows:

An attractive recital was given recently at the Conservatory of Music Hall by two clever youngsters, Miss Bettina Vegara and Miss Betty Willis, pianist. The young ladies offered an impressive classical program that included Beethoven, Bach and Liszt. Their performances indicated that they possessed talent quite above the ordinary.

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Reserve Fund	\$30,000,000.00	
Balance of Profits carried forward	2,361,085.71	
	\$32,361,085.71	
Dividends Unclaimed		14,412.97
Dividend No. 165 at 12½% per annum, payable 1st December, 1928	900,000.00	
Bonus of 2%, payable 1st December, 1928	600,000.00	
	\$33,875,498.68	
Deposits not bearing interest	\$183,814,937.59	
Deposits bearing interest, including interest accrued to date of Statement	523,651,908.12	
	\$707,466,845.71	
Total Deposits	\$707,466,845.71	
Notes of the Bank in circulation	\$3,829,868.94	
Advances under the Finance Act	15,000,000.00	
Balances due to other Banks in Canada	1,068,051.00	
Balances due to Banks and Banking Correspondents elsewhere than in Canada	22,872,693.57	
Bills Payable	6,873,155.95	
Liabilities not included in the foregoing	280,000.00	
Letters of Credit Outstanding	797,390,615.17	
	\$899,395,884.71	
ASSETS		
Gold and Subsidiary Coin on hand	\$29,033,568.84	
Gold deposited in Central Gold Reserves	8,400,000.00	
	\$37,433,568.84	
Dominion Notes on hand	\$37,424,455.00	
Dominion Notes deposited in Central Gold Reserves	9,000,000.00	
	\$46,424,455.00	
United States and other Foreign Currencies	25,190,677.41	
Notes of other Canadian Banks	\$109,054,701.25	
Balances due by other Banks in Canada	\$3,248,812.60	
Balances due by Banks and Banking Correspondents elsewhere than in Canada	\$7,352,272.95	
Canadian Municipal Securities and British, Foreign and Colonial Public Securities other than Canadian, (not exceeding market value)	1,546.23	
Railway and other Bonds, Debentures and Stocks, (not exceeding market value)	30,664,336.99	
Canadian Municipal Securities and British, Foreign and Colonial Public Securities other than Canadian, (not exceeding market value)	85,257,914.42	
Railway and other Bonds, Debentures and Stocks, (not exceeding market value)	16,730,643.14	
Call and Short (not exceeding thirty days) Loans in Canada on Bonds, Debentures and Stocks and other Securities of a sufficient marketable value to cover	16,640,108.32	
Call and Short (not exceeding thirty days) Loans elsewhere than in Canada on Bonds, Debentures and Stocks and other Securities of a sufficient marketable value to cover	56,265,327.32	
	\$43,646,421.81	
Current Loans and Discounts in Canada (less rebate of interest after making full provision for all bad and doubtful debts)	\$292,315,472.84	
Current Loans and Discounts elsewhere than in Canada (less rebate of interest after making full provision for all bad and doubtful debts)	145,422,394.56	
Non-Current Loans, estimated loss provided for	2,224,751.83	
	\$439,962,619.23	
Bank Premises at not more than cost, less amounts written off	14,497,184.03	
Real Estate other than Bank Premises	1,626,756.82	
Mortgages on Real Estate sold by the Bank	1,478,485.56	
Liabilities of Customers under Letters of Credit as per contra	48,129,770.86	
Shares of and Loans to Controlled Companies	2,780,845.31	
Deposit with the Minister for the purposes of the Circulation Fund	1,510,000.00	
Other Assets not included in the foregoing	548,138.07	
	\$909,395,884.71	

H. S. HOLT, President	C. E. NEILL, General Manager
AUDITORS' CERTIFICATE	
To the SHAREHOLDERS: THE ROYAL BANK OF CANADA.	
We have examined the above statement of Liabilities and Assets at 30th November, 1928, with the books and accounts of The Royal Bank of Canada at Head Office and with the certified returns from the branches. We have verified the cash and securities at Head Office at the close of the Bank's fiscal year, and during the year we counted the cash and examined the securities at several of the important branches.	
We have obtained all the information and explanations that we have required, and in our opinion the transactions of the Bank, which have come under our notice, have been within the powers of the Bank. The above statement is in our opinion properly drawn up so as to disclose the true condition of the Bank as at 30th November, 1928, and it is as shown by the books of the Bank.	
JAS. G. ROSS, C.A. W. G. THOMSON, C.A. of P. S. Ross & Sons, of P. S. Ross & Sons, W. G. Thomson, C.A., of P. S. Ross & Sons, Montreal, Canada, 24th December, 1928.	
PROFIT AND LOSS ACCOUNT	
Balance of Profit and Loss Account, 30th November, 1927	\$1,809,831.87
Profits for the year, after deducting charges of management accrued interest on deposits, full provision for all bad and doubtful debts and rebate of interest on unmatured bills	5,881,253.84
	\$7,691,085.71
APPROPRIATED AS FOLLOWS:	
Dividends Nos. 162, 163, 164 and 165 at 12½% per annum	\$3,600,000.00
Bonus of 2% to Shareholders	600,000.00
Contribution to Officers' Pension Fund	200,000.00
Appropriation for Bank Premises	400,000.00
Reserve for Dominion Government Taxes, including Tax on Bank Note Circulation	530,000.00
Balance of Profit and Loss carried forward	2,361,085.71
	\$7,691,085.71

Montreal, 24th December, 1928

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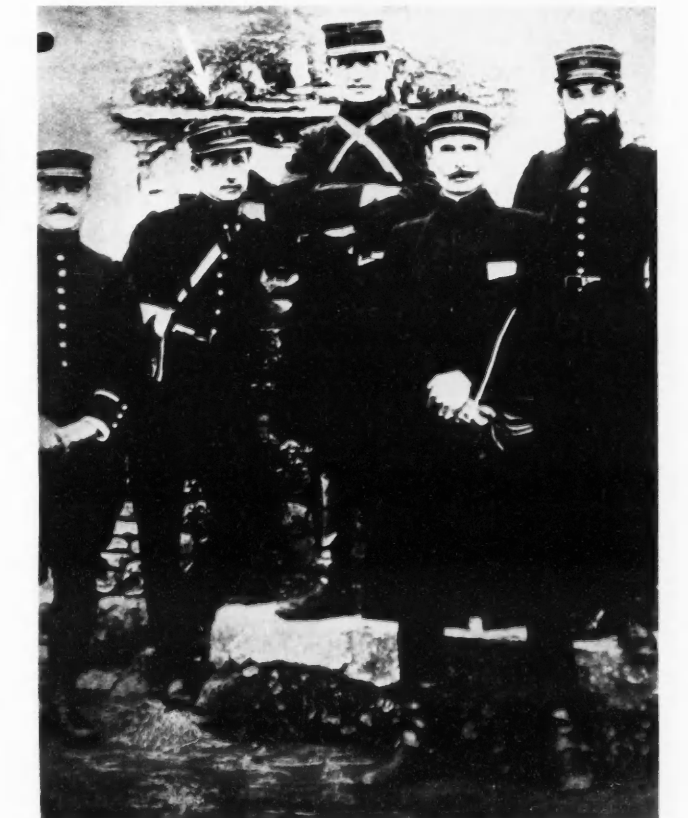

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Lyrical Realism
"The Wanderer" by Alain Fournier.
Macmillans, Toronto. Price \$2.00
BY MORLEY CALLAGHAN
IT IS a book done so quietly and softly that it leaves the impression of being overheard. But it is not a fairy tale. In the deluge of critical praise that greeted the publication of the book in America there was much talk of its unreality, or rather of the loveliness of its illusion. And it was compared with the plays of Barrie, largely, I imagine, because the critics felt that the book had charm and as everybody knows Barrie is the last word in charm and nice sentiment. But Fournier has none of Barrie's "delicious sentiment." His writing is so simple, so intensely real, so devoid of all sleight-of-hand gestures that critics reading it are startled, and so accustomed are they to conventional prose with its conventional world meanings that they can only account for the strange reality of this book by calling it a lovely illusion. Fournier died at the age of twenty-seven, a sacrifice to war as surely as was Rupert Brooke. This was his only novel, though he started several others, and it reveals how he had abandoned naturalism and how he had caught some of the lyrical feeling for country and for simple people vaguely conscious of an ideal world that is in many of the novels of the English countryside. This is merely a groping effort to classify Fournier, and the English novel is mentioned because he is closer to the English than to the French tradition. One would imagine that a young man in his time would have caught some of the glamour of Zola, for he was thinking of writing at a time when Naturalism had apparently swept all before it, but Zola might just as well have not existed for all the influence he had on *The Wanderer*. Nor does Fournier bear any resemblance to the younger Gide, or to Proust or to the young modern Frenchmen such as Breton. One can simply say that the novel seems to have fallen outside the tradition of the modern French novel, a little later than naturalism and yet a little too old fashioned in its telling to show the effect of a study of modern technique. If one suggests that the story is slightly old fashioned in its telling, it should be remembered that it was first published about fifteen years ago, that it attracted little attention and that it might never have been reprinted had not a few men, after the war, recalled the book, wondering what had happened to it. So it was reprinted in France and now one hears that the younger men regard it as an important influence. But still it occurs to me that it is almost good that Fournier left only this one book, which seems to reveal so much of his own life and leaves an impression of something wispy and fragile caught in the moonlight that would have disappeared for ever at the dawn. Other books might have marked more definitely just where Fournier stood in relation to other


ETHEL MANNIN
Author of "Green Willow" which was recently reviewed in these columns (Doubleday, Doran & Gundy, Toronto).
peet bridegroom. Meantime, has little more than a glimpse of a beautiful fair girl and a few words with her. The night passes, he is back at school, but he cherishes the memory of the night as an ideal of perfection, the greatest possible perfection in this world. The story tells how he searches for years for the beautiful fair girl trying to recapture the youthful notion of perfection. But even when he finds her and marries her, something is lacking; she is beautiful, but the illusion of the night of the feast, which was for him the magic land of youth, has passed away. The story is almost fairy like and fantastic, but the experience it contains is universal.

Arabia Deserta
"The Life of Charles M. Doughty" by D. G. Hogarth; Oxford Press, Toronto; 216 pages, illustrations and a map, \$5.50.
BY BARKER FAIRLEY
"WE SAY of your book", wrote Robert Bridges to Doughty in 1888, "that it stands out of the flatness of modern literature as Etna from Sicily". The book was just off the press and bore the pedantic title of "Travels in Arabia Deserta". It attracted little attention. A handful of geographers disagreed about it and a handful of literary men praised it and then it was forgotten, and lay forgotten until yesterday, when Colonel Lawrence at the height of his spectacular fame



THE AUTHOR OF "THE WANDERER"
The arrow marks the only picture in existence of Alain Fournier. It was taken shortly before he was reported missing in the world war.

spiked the two hefty volumes on his Arabian spear-point and held them aloft for all to see them. Even now the work is only at the beginning of its reputation; in what select list of the world's books it will ultimately appear we cannot say. But this much is clear—that Robert Bridges' courageous words, uttered and forgotten forty years ago, now sound to us like a prophecy and a reproach.

But if men have been slow to read this book and still are slow to read it, there is no call for surprise. For, as Bridges saw, it is a mountain of a book and calls for a mountaineer's ardour and endurance. Nothing short of that will avail to carry a man up the rugged slope of six hundred thousand words, which each must travel alone, relying on his own wits and his own resources. If he persists he will get his reward, a mountaineer's reward—he will feel like one of the gods of life and the experience will mark him for the rest of his days. Here he will read, or rather re-live, Doughty's life during "twenty-one months of such solitary adventuring as perhaps no one of his race, station, and culture has sustained before or since". He will become intimate with the soul of an Englishman who bore himself through unending privation and contumely with such integrity of spirit that we unhesitatingly set him, as Bridges did, "in a niche among the poets and friendly teachers of man." And he will finally understand the confession wrung by the book from the usually impish and incorrigible Lawrence that he had grown to consider it "not like other books but something particular, a bible of its kind".

For the benefit of those who think that one bible is enough — to say nothing of those who think that it is one too many—we may also recall the book's more secular merits. For completeness of observation these volumes are perhaps unequalled in the history of the human race—"without peer", his learned and judicial biographer writes, "among literary portraiture not only of Arab society but of any alien society in the world"—while in point of style we have Middleton Murry's word for it that "no other book has been sustained on such a level for centuries."

Hitherto Doughty, the man, has remained in almost incredible obscurity. He knew no one and no one knew him. Now at last we have his full-length portrait drawn by a distinguished pen. What little can be known is here set down with a large and impartial sympathy which we cannot too highly commend. We see the aristocratic Doughty turning his back on the comforts of the landed gentry of England to tramp Europe alone—Norway, Spain, Greece—until at last the invisible flame of the Bible-lands and the Mosaic desert draws him in and all but consumes him. There follows the not less heroic story, so far as we can glean it, of his years-long labour of writing in broken health, followed in its turn by his years-long efforts to find a publisher. The rest is all of a piece—lonely authorship and the indifference of his fellowmen to the succession of long poems which he firmly held to be his true life-work—until at last old age brought honours and the first-fruits of fame.

Satirical Romance
"The Island of the Articles" by André Maurois. Translated from the French by David Garnett; Cape Nelson, Toronto; wood engravings by Edward Carrick; 63 pages; \$1.50.
BY J. S. WILL

MONSIEUR MAUROIS, an interpreter with the English armies during the war, has remained a liaison officer ever since by making himself the genial interpreter of English character to his own countrymen. Judging by his success with the English public one concludes that the Englishman finds in him a sympathetic observer. Everybody remembers his "Colonel Bramble", his "Dr. O'Grady", his "Shelley" and his "Disraeli". Here, however, is a book with a different tang. The "Island of the Articles" is a short story of a long voyage, one of those we take when the world gets on our nerves. Dean Swift took several such trips.

Pierre Chambrlain, tired of war and of army life and disappointed in love, decides to cross the Pacific in a small yacht. His only companion is a woman, bred to the sea like himself, with whom his relations remain strictly fraternal. Banal, perhaps, but that's the way it was. They are shipwrecked on an island. The name of it is Maiana, the island of illusion. Its inhabitants are divided into two classes, the Articles and the Bees. The Articles are devotees of art, a superior class who live and thrive on the submissiveness and labour of the more numerous but wealthy and ignorant Bees. Bees is short for Boeotians.

The Articles see life as it were reversed. For them the only reality is art. Men are mad who accept life as

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a reality. To the Articleos, then, the two travellers are rare pathological cases and they are shut up in a Psycharium for observation. That the pair should have made such a trip together without thought of sex is unthinkable for the Articleos. Another dangerous symptom is their reticence, for any sane man loves to analyze and talk about himself in endless memoirs and confessions. An Article always writes his "Memoirs" and then supplements them by a "Mémor of My Memoirs." Marcel Proust is one of their deities. A chapter from his work is read in their temple at regular intervals. Reality for the Article is merely the medium by which he creates artificially for himself the sensations he needs for the work he is producing and he may, at any time, preempt the property or even the persons of the Beos, particularly their wives, for the purpose of experiment. "No Freudian Complexes" is the slogan of the Article. "The soul is a dead soul on which has been thrust the extinguisher called morality, or the even straiter one called good behaviour and knowledge of the world". So M. Maurois laughs gently at a certain contemporary tendency in literature, scouring its ignorance of life, its artificiality, its prolixity and its Montparnasse perversity.

Necessarily satire must, at times, lay on with a heavy hand and be recognized by its lash. There is real room for hate in human affairs. But the "Island of the Articleos" recalls Capellano's statue, a seated female figure whose provocative smile lures humanity to look into the mirror held in one upstretched hand and risk the lash she holds behind her head tensely in the other hand. M. Maurois is too fine an artist to overlook the value of geniality. No better translator than Mr. Garnett could be found and the wood engravings by Mr. Carrière are in the admirable vein of the text.

The Slayers of Thousands

"Raiders of the Deep," by Lowell Thomas; Doubleday, Doran and Gundy, Toronto; 352 pages and index, \$2.50.

BY B. K. SANDWELL

THE particular qualities of the mind of Mr. Lowell Thomas which have enabled his books to attain a circulation of many thousands of copies are quite well understood and fully appreciated by his admirers. They include a remarkable sense of the kind of adventure (in real life) which at different times is most likely to reach the sympathetic ear of the great public in the United States and in other English-speaking countries; a great deal of enterprise in hunting out the facts of such adventures; and a fluent and not too literary or subtle style in narrating them. He has made himself the popularizer in rapid succession of Lawrence of Arabia, a group of long-distance flyers, Count Luckner of the Seeadler, and now, of a brilliant half-dozen of the German submarine commanders of the late war. The good

judgment of both Mr. Thomas and his publishers in knowing just when the English-speaking public could be relied on to take a sporting view of those who were during the war the most hated class of all the enemy fighters will probably be rewarded by another twenty- or thirty-thousand sale. The deficiencies of Mr. Thomas's work, including the flatness of his literary style and his inability to convey any hint of the character of his heroes, will not impair the enthusiasm of those who want their adventure neat and care little for style or psychology.

It will be no revelation to anybody at this date to learn that the German submarine commanders were far from being the ferocious blood-hunters, the gloating murderers of helpless thousands of human beings, that we liked to consider them while the war was on. They were simply daring and skillful men engaged in executing the orders which the High Command in its wisdom or unwisdom imposed upon them; and they had their grievances against us for what they sometimes considered our own unportsmanlike behaviour. Mr. Thomas has assembled in this volume the detailed yarns of most of the great "bags" of the German submarines and of several of their other notable achievements, and he tells much of the narrative in what purports to be the language of the participants, but is deplorably lacking in the racy quality one would expect of them. He makes it very clear that they were playing a desperately dangerous game, and that they played it in a manly and patriotic spirit. The discomfort of life in the undersea boats does not seem, if we can trust the recollections of their officers and Mr. Thomas's own selection among those recollections, to have been as bad as we had supposed; but the percentage of mortality was appalling. At the close of the war, when the fleet had largely gone Red, the submarines remained perfectly loyal, a contrast which may be a tribute either to the superior moral qualities of the undersea fighters or to the persuasive powers of the Red missionaries, who could get at the sailors of the fleet in their enforced idleness but could not reach the busy submarine men.

Mr. Thomas considers that Commander Schwieger exceeded his orders in torpedoing the Lusitania without challenging her and without finding out what vessel she was; but the rapidity of her sinking, which was the cause of the immense loss of life, greatly outran all reasonable expectation. Of the other wartime allegations of submarine brutality he fails to find any substantiation; and there are of course plenty of cases of chivalrous acts by submarine officers at great risk to themselves.

The Roving Line

"Between Fairs", a comedy by Wilfrid Gibson; Macmillan's, Toronto; 92 pages; \$1.10.

BY W. S. MILNE

MR. GIBSON is better known to us as a poet than as a playwright. His dramas have been undistinguished, and "Between Fairs" will not add greatly to his reputation.

Nevertheless, this play is interesting, because in it the author attempts a curious feat: to take the plot of intrigue beloved of Renaissance story teller or Restoration dramatist, and fit it, shorn of its grace and wit, to a group of roadside vagabonds, performers and operators of a very third-rate carnival. Such a picaresque collection has glorious possibilities but Mr. Gibson does not take advantage of them. The dialogue is not particularly amusing, the characters but slightly differentiated. One longs for the touch of a Borrow, or even a Farnol or Locke, to make these wastrels live, to put some colour into the composition. Drab is here the author's favourite hue, and, one is tempted to say, his favourite character as well.

The plot might be described in the words of Borrow's Mrs. Chikno as "tolerably free in the roving and uncertified line". A Hon-tamer, Black Jack, is suspected by his woman, Aggie, of infidelity. A country girl, Emma, comes to the encampment and informs her that Black Jack had seduced her the night before with promise of marriage. Aggie and Emma change clothes, to the greater confounding of the promiscuous Black Jack. When the latter returns, Aggie has already taken up with Tiny, the cowboy. Black Jack turns the tables by pretending that Emma really is Aggie, and taking her into his caravan in Aggie's place. Emma finds a champion in Sparrib, the clown, who has just been jilted for a young pugilist by the tight-rope walker. There is every prospect of a fight. Enter Mrs. Jemima Perkins, who successively identifies Black Jack and Ratsbane, the sword-swallower, as her two long-lost husbands. As Ratsbane had been first in point of time, she returns to him at the end of the act, which finds

Black Jack and Aggie reconciled, Emma the new mate of Sparrib, and the tight-rope walker setting up house with the pugilist. The first series of permutations is complete. Tiny, the cowboy, is the only one who has to sleep alone, but the play is not over.

One need not go into all the ramifications of the intrigue. Ratsbane runs away from Jemima, but Emma's father comes on the scene, a well-to-do widower who grudges the cost of a servant to take Emma's place, and Jemima Ratsbane-Black Jack, born Perkins, becomes Emma Pig's father's housekeeper. The play ends with Black Jack's offering Aggie marriage by special license, an honour which she indignantly refuses, as an attempt to rob her of her individual liberty of choice. As one of the characters says:

"Life's a dance"—(original observation)—"join hands, once down the middle, and change partners."

We can chuckle over such kaleidoscopic recombinations gaily and wittily manipulated by Congreve against a polished background of eighteenth century courtliness, for there we preserve our aesthetic distance; but when the same story is told with such characters and setting as Mr. Gibson has chosen, it becomes somewhat more repellent than amusing. It is not a matter of morality, but of good taste.

Macaroni

"Richardson" by Brian W. Downs; Routledge, Mussons, Toronto; 6/-.

"Familiar Letters on Important Occasions" by Samuel Richardson with an Introduction by Brian W. Downs; Routledge, Mussons, Toronto; 10/-.

BY H. S. HOOKE

I BELIEVE it was Sterne who used to write a sentence and trust to God for the next. Samuel could hardly have done anything so improvident. One pictures him rather as sitting in the grove of his country house, in a scratch wig and dressing gown, taking down by dictation from Gabriel the majestic sequence of Pamela, Clarissa and Sir Charles, while the magnificent panorama of virtue triumphant over all the assaults of the world, the flesh and the devil, unrolled before him.

As the undergraduate said about the Decalogue I suppose the correct attitude towards the work of Samuel Richardson should be one of reverence mingled with awe. For my own part, being unregenerate, I regard a taste for Richardson rather as a liking for macaroni, something incredibly long and hollow. Of course, great men have fed on macaroni. If one should ask, irreverently, "upon what meat doth this our Mussolini feed that he is grown so great?" the answer might be "Macaroni!"

But jesting apart, it is difficult to realize that when the English novel wore petticoats and pantalettes people fell over themselves with eagerness to read the "longueurs" of Pamela and Sir Charles Grandison.

For that excellent series, *The Republic of Letters*, Mr. Brian W. Downs, Fellow of Christ's College, Cambridge, has written a conscientious, if slightly dull, life of the eminently respectable printer, who to his own surprise became a popular novelist and an arbiter of English morals almost as weighty as his greater namesake Dr. Samuel Johnson.

Mr. Downs has also written an introduction to a very useful edition of Richardson's *Familiar Letters on Im-*

portant Occasions, a book of no small importance for students of the origins of the English novel.

I am grateful to Mr. Downs chiefly because he sent me back, after years of separation, to the inimitable Jane. One realizes that without Samuel we should not have had our Jane. In *Pride and Prejudice* the priceless letters of Mr. Collins represent the *Familiar Letters on Important Occasions* transmuted into something rich and strange by Jane Austen's wit. In his scholarly introduction to the *Familiar Letters* Mr. Downs traces the history of the "letter-writer" as one of the early moulds which the art of fiction assumed. The professional letter-writer is a very ancient institution. The rubbish heaps of the Fayoum show that even in ancient Egypt men gladly received expert advice as to the best way to acknowledge an invitation to dinner or to repulse an importunate borrower.

There is much amusement to be gleaned from the *Familiar Letters*, although the modern reader is not in over great danger of "mending his heart and improving his understanding," as the rather self-righteous Samuel hopes, by the reading of them.

Ardent prohibitionists may obtain useful ammunition from Letter XXXVI, in which a Father seeks to set before his misguided son the evils of strong drink—"It is the most de-

(Continued on next page)

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The above picture taken at Queen Mary Hospital for Consumptive Children, shows the cot maintained for many years by "Saturday Night", with its present occupant, Helen Conlin, aged eight. She was admitted to the Queen Mary Hospital on April 22, 1927. The father died of Tuberculosis and the mother is a patient in Northville Sanatorium, Detroit, Michigan. While still confined to bed this little patient is making slow but steady progress towards better health.

BOOKSHELF

(Continued from page 9)

structive of all vices; asthmias, vertigoes, palsies, apoplexies, gout, colics, fevers, dropsies, consumptions, stone, and hypochondriac diseases are naturally introduced by excessive drinking.—All other vices, even the greatest of vices, as ambition, unchastity, bigotry, avarice, hypocrisy, detest this unnatural and worse than beastly vice; for the beasts themselves, even the uncleanest of them, know nothing of it, much less practise it."

Another amusing letter purports to be from an affectionate Uncle and sincere Friend to an unfortunate nephew who shews signs of too great a love of music and singing. The good old gentleman points out that "these pleasures of sound may take you off from the more desirable ones of sense, and make your delights stop at the ear, which should go deeper, and be placed in the understanding. For whenever a cheerful singer is in company, adieu to all conversation much of an improving or intellectual nature!" He continues, "What glory is it to a gentleman, if he were even a fine performer, that he can strike a string, touch a key, or sing a song, with the grace and command of an hired musician?"

The deep-rooted scorn and distrust felt by the British middle class for anything that smacks of Art breathes in that italicized "hired musician". But with all his priggishness which, after all, was characteristic of his class and period, Samuel Richardson had the root of the matter in him. The epistolary form may be dead, but that solid, stolid, middle-class English life that lives in the Clayhanger novels, gave life to Richardson's interminable letter-files, and modern English fiction has no cause to be ashamed of the respectable master-printer's portrait on the walls of its gallery of ancestors.

The Tables Turned

"Momus" by E. Wynne-Tyson; Messrs. W. Collins, Sons & Co. Ltd., London; 276 pages.

BY A. L. JACOB

MOMUS was the god of ridicule. David Hest was a modern Momus, who used ridicule as the most effective means of breaking down conventional beliefs, in order that he might replace them with something he considered finer. This idea occupied his whole mind, as he lived a life absolutely free of all emotional experiences. At last the world was ready for his message. It does not state what signs he saw to help him to that conclusion. The publication of his book had to be postponed, however, owing to the outbreak of The Great War.

Unfortunately for his peace of mind, Alys Lesage, a writer and rather notorious beauty, came into his life at that time. She was a very vain and selfish woman, who lived only for admiration. Early in her career her hopes of being accepted as a literary genius had been ruined by Hest's ridicule. One would think her hopes could not have had much foundation if one man's sneers could block her way. However, she felt her resentment was well founded.

David and Alys were far past youth when circumstances threw them together. Alys had lost her two sons in the war and David's compassion for her drew him to her, in the first place. He wished to bring some happiness back to her life and Alys saw in his attentions an opportunity, through him, to win her way into circles which had been closed to her before. David, to his horror, at last realized he loved Alys, but Alys was not in the least horrified. She felt it would be a great feather in her cap to have, as a lover, this famous man, who had once derided her. His refusal to occupy such a position renewed her resentment against him.

When his great work was finally given to the world, she spiked his guns by publishing love letters she had received from famous men. Some letters from David were among them, and the context gave them more sig-

nificance than they possessed. His own weapon of ridicule was turned against him. The world would not accept as a leader one who had made such a grievous error, and again Momus was expelled from Olympus.

After some years, Alys, a broken and unhappy old woman, read David's great message to the world. When she realized the comfort it was to her, she could not bear the thought that she was blocking its acceptance by others whom it might benefit. She therefore made a public confession and so opened the way.

It is hard to create anything real out of a David Hest, but the character of Alys is well drawn, with the exception of her final act of expiation. She never gives any indication of possessing fine perception. She was thoroughly vain and egotistical. Even her love for her sons was fed, to a certain extent, by vanity. It is hardly likely, at the end of her life, that she would suddenly become an altruist. However, it is probably another proof that the age of miracles is not past.

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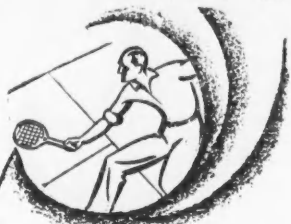
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Elinor Wylie

ELINOR WYLIE, one of the most
noted of the younger poets and
authors, died unexpectedly Monday
night, December 17th at her home, 36
West Ninth Street, New York. Death
was the result of a stroke of paralysis.
Induced, it is believed, by a severe fall
she suffered earlier in the year in
England.

Miss Wylie was the wife of William
Rose Benet, author and critic. The
brilliance of her style attracted wide
attention, even though she had been
writing for the general public for only
seven years. Since her fall in London
Miss Wylie had been under medical
treatment intermittently, but only on
Saturday she visited her publishers,
Alfred A. Knopf, to discuss the details
of a forthcoming book of poetry.

Elinor Wylie's sudden death ended
a meteoric career as an author, poet,
critic and editor. Unknown to the
general public until 1921, when she
published "Nets to Catch the Wind," a
book of verse, she became one of the
most widely celebrated of literary fig-
ures both in the United States and
England.

Her poetry had a precise brilliance
and her prose, couched in the same
brilliant style of her poetry, always
moved against a background of fan-
tasism. "Nets to Catch the Wind" won
for her the Julia Ellsworth Ford
Prize in 1921. Two years later came
"Black Armour," another book of
verse which won wide acclaim.

Her first novel, "Jennifer Lorn," was
published in 1923 at a time when such
writers as Ronald Firbank, Aldous
Huxley and Carl Van Vechten were
producing similar unreal works. It
was to that school that she generally
was assigned by critics.

After "Jennifer Lorn" came three
more novels, "The Venetian Glass
Nephew," "The Orphan Angel" and
early this year "Mr. Hodge and Mr.
Hazard," a work dealing with dual
personality in a fantastic vein.

ALSO published this year was
"Trivial Breath," a book of verse.
Just before her death, Elinor Wylie
had just about completed the details
for the publication of another book
of verse next year.

She was born Elinor Hoyt, the
daughter of Henry Martyn and Anne
McMichael Hoyt at Rosemont, Pa. She
was educated at Miss Baldwin's School,
Bryn Mawr, and the Holton Arms
School, Washington, D. C.

Her parents moved to Washington
and her father later became Attorney-
General in the Taft cabinet. In 1906,
at the age of twenty, she was married
to Phillip S. Hichborn, a young attor-
ney with a literary bent and the son
of Rear Admiral Hichborn, at a cere-
mony which was one of the most bril-
liant of the season.

Four years later Mrs. Hichborn left
her husband and went to Europe. She
married Horace Wylie after she and
Mr. Hichborn had obtained divorces.
In 1919 Mrs. Wylie left her husband
in Europe, where they had been living
with their three children, and came



THE LATE ELINOR WYLIE.

to New York. Mr. Wylie is generally
credited with having shaped Mrs.
Wylie's literary career to a great ex-
tent. He was a dilettante poet and one
of the most expert chess and bridge
players in the country.

In the course of her literary work
here, Miss Wylie met William Rose
Benet, poet and critic, and, immedi-
ately after she obtained a divorce from
Mr. Wylie, she was married to him
here. Last Spring Miss Wylie and
Mr. Benet went to London, where she
worked on her poetry and participated
in the social and literary seasons of
the British capital. It was while at
the home of friends in Henley, a sub-
urb of London, that Miss Wylie sus-
tained the painful fall which is
thought to have contributed to her
sudden death.

In addition to her work as poet and
author, Miss Wylie was a frequent con-
tributor to various literary reviews,
both of periodicals and newspapers,
and for a time served as one of the
associate editors of "Vanity Fair."

TO HAVE met Elinor Wylie at all,
however briefly or slightly, made
her death a personal loss, writes Isabel
Patterson in The New York "Herald-
Tribune." Brightness fell from the air
when the news came. She died of a
cerebral hemorrhage, about 8:30 Sun-
day evening, in her New York apart-
ment. It was only about a week since
she had returned from England; and
her husband, William Rose Benet, was
with her, when death came, without
warning. It would seem that she sus-
tained a more serious injury and
shock from a fall down stairs last sum-
mer than her friends were allowed to
realize. And her health had never
been robust.

She was not much over forty, and
looked younger. Before she made her
name as a writer, she was reckoned
the most beautiful girl in Washington
society. Her tall slenderness added to
her air of distinction. She had chest-
nut hair, hazel eyes, and a notably
lovely throat. The eighteenth century
word elegance, in its fine eighteenth
century meaning, might have been
minted for her. Elegance was the note
of her mind as of her appearance. And
her century was the eighteenth, but
not the eighteenth century of pow-
dered wigs and Alexander Pope. She
belonged to the close of the eighteenth
century, and the Romantics, who re-
vived the lyric spirit and the spirit
and the spiritual adventurousness of
the Elizabethan singers. And she
could talk like an angel.

Her career was stormily romantic;
and being a poet, she lent herself
easily to misunderstanding. For she
had, surprisingly, the cool unswerving
logic of the eighteenth century—the
Age of Reason. If it was not always
applied, one must remember that to be
a poet means not only wearing one's
heart on one's sleeve but existing with
nerves almost equally exposed. Un-
expected audacities and shuddering
avoidances are equally inevitable with
such an endowment. In everyday
affairs it is a cruel disadvantage; but
it is an indispensable condition of art.

She was really erudite, but touched
on her learning so early it was scarce-
ly suspected. For she was also really
and wholly an artist, one of the very
few among contemporary writers. In
her circumstances—that is, lacking
the spur of necessity—even a fine
talent may be dissipated in the poses
of a dilettante. Nothing can save it
but a veritable passion for literature,
which Elinor Wylie had. She worked.
She took endless pains, that her read-
ers might be unaware of any. Her
finest prose, as for instance the best
pages of "Mr. Hodge and Mr. Hazard,"
comes near to the microscopic crys-
talline perfection of a dewdrop.

SHE had an unmeasured devotion to
the memory of Shelley. He was
avowedly the hero of "The Orphan
Angel." But he was not, as the super-
ficial supposed, "Mr. Hazard." There
was no literal or rather no single ori-
ginal of Mr. Hazard; he is the forlorn
and defeated Romantic Spirit in Eng-
land after the death of Shelley. The
cause was lost with Shelley and
Byron; really lost. In England the
new day never came whose dawn they
had heralded. In France and in
America it came; but in England Mr.
Hodge triumphed. He was the heir at
law of Castlereagh and Wellington.

And strangely, in spite of her adora-
tion of Shelley's genius, Elinor Wylie's
poetry is much more akin to that of

the post-Elizabethans. One thinks of
Marvell and Herrick and Donne to
match her darting fancies, her delight
in colored words and pretty rhymes,
and the sudden stabbing intimacy of
a seemingly casual phrase. "Had we
but world enough, and time, this coy-
ness, lady were no crime," Marvell be-
gins pleasantly, before driving home
the lesson that "all before us lie, des-
erts of vast eternity," with the same
piercing lightness, Elinor Wylie could
write:

"I shall not sprinkle with dust
A creature so clearly lunar;
You must die—but, of course, you
must—

And better later than sooner."
It rings in the inward ear: "you
must die—but, of course, you must"

"Beautiful things are wild;
They are gone and you go after,
Therefore I mean, my child,
The charm your going with laugh-
ter."

These are songs for a lute, surely.
But there is a deeper note in the lines
"To a Book," which with the others
I have taken from her latest, perhaps
her last volume of verse, "Trivial
Breath" (Knopf). This was written
as it might have been a preface to
"The Orphan Angel."

"The seedling of another planet
That holds our own in light derision
...

No arrow of the world can startle
Your lunar quietude, my crescent;
Remember that your birth was
mortal."

She wrote the lines for Shelley. Had
there been world enough and time,
Shelley might have written them for
her.

LOUIS BROMFIELD'S first volume
of short stories, "Awake and Re-
hearse," is announced for publication
in April by the Frederick A. Stokes
Company. Besides the regular cloth
edition, there will be a limited edi-
tion, each copy signed by the author.
Mr. Bromfield has had a short story
included in each of the American col-
lections of this year's best stories.
"The Scarlet Woman" won the O.
Henry Prize for the year's best short
story; "Let's Go to Hinky-Dink's" is
in "The World's collection of Best
Short Stories; and "The Cat That
Lived at the Ritz" is in the O'Brien
collection. His latest novel, "The
Strange Case of Miss Annie Spragg"
(Frederick A. Stokes Company) is
still among the best sellers.



Management

THROUGH good management the
modern woman, just as the chatelaine
of old, holds in her hands the keys to
plenty: only to-day good measure comes
through prudence in money matters.

The woman who says: "I can't afford it
—I am saving," will say later on: "I can
afford it—I have saved."

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CANADA'S 1928 Export Sales Review

Canada Enters 1929 with Hopes Well Grounded

TO-DAY the great race among the aggressive nations of the world is for export trade.

What is Canada's position in this far-flung competition?

Though ranking **28th in population**, this New Year finds Canada:

**Fifth in total exports
Third in absolute trade balance
Second in per capita exports
First in per capita trade balance**

For the year ended November last Canada's export trade amounted to **1,349 million dollars**.

The favourable trade balance at the end of November was **162 million dollars**.

In six years Canada's export trade has grown from **754 million dollars** to **1,349 million dollars** — a business achievement in which all Canadians can take pride.

A recent survey shows 6,500 groups of articles, fully or partially manufactured in this country, while approximately 1,600 Canadian firms or corporations are active exporters.

Canada can look forward with confidence to a still further increase in export trade. Almost daily our Trade Commissioners, located in the world's strategic business centres, tell of growing demands for Canadian products.

During the past year the Department of Trade and Commerce has made intensive efforts to demonstrate to Canadian manufacturers and producers their opportunities abroad. Many of the Trade Commissioners have been brought home for a few weeks to interview personally Canadian firms with respect to varied export problems. They have shown that to be successful every Canadian entering export trade should:

1. Maintain quality standards.
2. Make the articles required by the importer.

3. Pack in the manner the importer desires.
4. Deliver promptly.
5. Maintain contract dates.

Additions have been made to Trade Commissioners' staffs. Trade enquiries and trade trends from abroad have been given wide publicity in Canada. Canadian products, displayed prominently at numerous exhibitions in Great Britain, have excited unusual interest. Buyers in other countries have been shown what Canada has to sell.

Steamship services from Canada to foreign lands, particularly to South America and the British West Indies, have been greatly augmented.

THE RESULTS ARE BECOMING CONSPICUOUS.

* * *

Again the Department of Trade and Commerce wishes to emphasize the importance of export trade to the prosperity of this country:

1. It stabilizes employment.
2. It lowers production costs.
3. It keeps our dollar at par.

* * *

Canada now has 25 Trade Commissioners' offices abroad. Men trained in the Commercial Intelligence Service have headquarters in these offices. They are acquainted with the requirements of the people in their territory. They will conduct preliminary surveys regarding the marketability of any Canadian product. They will put the Canadian exporter into touch with reliable representatives, or introduce his travellers to reputable trade houses. They constantly help in maintaining business contacts.

These Trade Commissioners communicate the latest trade developments in their fields to the Commercial Intelligence Service of this Department. The information they gather is at the disposal of every Canadian exporter or every Canadian interested in export trade.

Write to-day to the Commercial Intelligence Service, Ottawa, about your products and your capacity to participate in export trade. A big opportunity may be yours.

Trade Commissioners Abroad

ARGENTINE	E. L. McColl, Buenos Aires
AUSTRALIA	D. H. Ross, Melbourne
BELGIUM	B. Millin, Commercial Agent, Sydney
BRAZIL	Jean J. Guay, Brussels
BRITISH WEST INDIES	A. S. Bleakney, Rio de Janeiro
	R. T. Young, Port of Spain, Trinidad
CUBA	Acting Trade Commissioner, Kingston, Jamaica
CHINA	James Cormack, Havana
FRANCE	L. M. Cosgrave, Shanghai
GERMANY	Hercule Barre, Paris
HOLLAND	L. D. Wilgress, Hamburg
INDIA AND CEYLON	J. C. Macgillivray, Rotterdam
IRISH FREE STATE	H. R. Poussette, Calcutta
ITALY	F. W. Fraser, Dublin
JAPAN	A. B. Muddiman, Milan
MEXICO	J. A. Langley, Kobe
NETHERLANDS, EAST	C. Noel Wilde, Mexico City
INDIES	R. S. O'Meara, Batavia
NEW ZEALAND	C. M. Croft, Auckland
SOUTH AFRICA	G. R. Stevens, Cape Town
UNITED KINGDOM	Harrison Watson, London
	J. Forsyth Smith, Liverpool
	Harry A. Scott, Liverpool
	Douglas S. Cole, Bristol
	Gordon B. Johnson, Glasgow
UNITED STATES	Frederic Hudd, New York City
	Director of Commercial Intelligence Service,
	C. H. Payne, Ottawa

"Thy Cities Shall with Commerce Shine"

THE DEPARTMENT OF TRADE AND COMMERCE

Hon. James Malcolm, Minister

F. C. T. O'Hara, Deputy Minister



SATURDAY NIGHT

WOMEN'S SECTION



TORONTO, CANADA, JANUARY 5, 1929

Our Dear Daughters and the New Mamma

By GRACE HOWARD HUNTER

ONCE upon a time there was a distinction between the attire deemed appropriate to young damsels and the more sumptuous array of their elders. Tarlatan was the approved evening frock for the miss; at Church muslin was her only wear in summer, cashmere in winter. One best dress served the season. Mamma's costume for state occasions was heavy black silk in which she went wisely and slow, for certainly she stumbled that ran fast in the trailing garments of a generation ago.

But the modern mother has changed all that. Paris and Hollywood have shown her a different technique. Why accentuate her age? Why put on a bonnet at marriage as the outward sign of being "settled"? Why not remain young and attractive? So with the advent of short skirts, mamma's began to retreat; her little feet, and much more, began to peep beneath her petticoat. To bob or not to bob was the next question. Daughter looked charming in her close-fitting cloche. The difficulty of finding hats large enough to accommodate an old-fashioned coiffure gave ample excuse for following her example. C'est la guerre—the effort to compete with the young.

Now daughter dares do all that may become a dowager. Nothing is too expensive or handsome. Formerly it did not occur to anyone to estimate the cost of mamma's clothing because, subdued in color and cut, it did not herald its value. But when mamma displays her nature charms in cloth of gold, why suggest simplicity to daughter? On the contrary, the young lady will swathe her youthful figure in priceless velvet so becoming to the slender. She must run glittering like a brook, with masses of brilliants and crystal, from the bandeau round her head to the encrusted heels of her slippers. Beauty unadorned is out of date.

Durability used to be the compensating feature in the handsome materials worn by our mothers. The first cost might be considerable, but her heavy glossy satin would last indefinitely. The styles changed little, so that the staple black gown of every important matron's wardrobe served the same purpose as a man's dress clothes, always ready for action. But daughter's demands for new frocks are incessant. Gone is the peace of mind engendered by the black silk. Gay colors entice old as well as young into exuberant wardrobe, each ensemble being more fetching than the last.

Even the wedding ring must be brought up to date. The plain gold circle betrays one's matrimonial vintage, and is therefore exchanged for the meaningless platinum band. Father must certainly receive a shock when he gets the bill a second time, even if the jeweller has succeeded in preserving the legend he chose with so much care for the inside. Is nothing sacred to the shops? How cunningly they set their snares. Don't offer daughter the family heirlooms. She too must have the latest earrings. Why should she be expected to wear her grandmother's, even if they are eighteen carat?

Hand-me-downs were the rule in the old-fashioned family. A new garment was an event if one happened to be a younger child. The writer recalls a schoolmate wearing a warm little overcoat made from her brother's jacket. True, the hole made by putting his hot pipe in his pocket showed, though neatly darned, but what of it? Mending was still the symbol of gentility; it was waste that was vulgar. Ready-made garments have changed all this. Why spend time turning and twisting a pattern so as to get the sleeves out of the front breadth? If there had been any money in patching many old ladies would have been wealthy. But, as Ruskin pointed out, it is not useful work that the world pays for. The lure of the shops and the cheapness of the price reconciles mamma, if not papa, to giving away last season's clothing to the poor.

Mamma does not understand how diligently the fashion makers develop new demands. A course in psychology for the customer is what we need now. During the war all the available wool was required for the soldiers, so silk stockings were earnestly pressed on the women. The effect on one's ankles increased one's patriotic self-denial. How strange now to see thick woolen hose, however healthful they may be. Dainty footgear drove sensible shoes off the market. A search for a heavy pair provoked a remonstrance from the dealer. "Don't bring back boots. We used to spend all day lacing and unlacing them. Now we can fit a customer in half the time." Again we excuse ourselves for our folly by a comparison of a satin-shod foot with a calf shoe, heavy-soled and flat-heeled. Splashing through the rain in spiked heels without acquiring mud stains is a feat which repays watching. Formerly we wore out our shoes; now with perpetual matching and changing they wear us out. Black kid slippers used to meet all needs; now the clumsy step of a partner will ruin a twelve dollar gift pair. Yet who shall blame the girls who needs must love the highest when they see it? To be the best-dressed dancer at a party! How satisfying!

For women will buy though men may weep. Did not Cleopatra understand the importance of a sumptuous setting? Extravagance in dress is a well-known means of producing results. A princess, ward of a Roman Court, found her annual allowance of \$780,000 in our money, too small for her ideas, and applied to have it increased. Queen Elizabeth, much more moderate, left a collection of a thousand dresses, still to be seen in Westminster Abbey. If the style is the man, much more is it the woman.

Aids to beauty are another expensive feature in the modern toilette. The counters devoted to the sale of cosmetics are always crowded. Soap used to be the first aid to the complexion. But we have added to it now enough balms and bottles, powders and perfumes to bedizen the world. To look natural is only expected in one's coffin. Mamma touches up her fading hair. Daughter heightens her color. Straight hair, the curse of womankind, has new remedies. Going to sleep in curl papers was a painful performance; a "permanent" is at any rate less unattractive. Even the little children do not escape the craze. In spite of the protests of the operator, a mother insisted the other day on having the baby locks of her four-year old permanently waved. The rules of etiquette used to forbid tinkering with one's toilette in public. The last button on one's glove must be buttoned before emerging from the boudoir. Now combs are produced even at the



MARGERY ALISON WINN
Daughter of Dr. and Mrs. N. H. Winn of New Hamburg, Ontario. The photograph of this beautiful little girl is by the Campbell Studio, Oshawa.

dinner table, and a compact applied as nonchalantly as pussy washes her face after a meal. So far from being embarrassed, the lady's escort watches the process with interest, occasionally holding the mirror up to Nature—or what purports to be Nature.

There used to be a "Coming-out" age but sub-debs have changed all that. A ball was the announcement of the young lady's appearance in society, with her chaperone in charge. Young gentlemen pressed to be presented to the debutante. Now she takes the precaution of filling her card in advance by giving a dinner party and signing up her guests. To dance all evening with one man used to be considered "pointed." Mamma palpitated with excitement. What nowadays can be taken to indicate intention? All the old signs fail, because in this familiar generation Billy and Babs bike and golf and motor and skate—and then weary. Formerly the young man was en route to the altar at this stage. Now he is merely "necking."

Meanwhile mamma is enjoying her second youth and papa is grinding out the price. One of these "Coming-out" affairs costs more than the ransom of a millionaire. It is no longer sufficient to have a simple supper and a three piece orchestra with French chalk scattered on the floor—there must be decorations and fancy figures and paper streamers enough to float an election. Flowers and motor cars and jazz orchestras bring up the dizzy total. The natural reaction after this one splendid splurge is the public dance hall, where, for a few dollars, a couple can have all the thrills without a meeting being called of father's creditors. And the parents, mindful of the expense of private hospitality, sigh approvingly. It wasn't done in their day, but "everybody does it now."

Nor does daughter read the books her mother used to read. "Pansy" and E. P. Roe, "The Girls' Own Annual" were approved—tales of governesses with their gloves neatly mended, of school girls in their pinafores. Those of us who had brothers refreshed ourselves after this squeamish diet with Kingston and Ballantyne, and enjoyed many an imaginary meal of juicy bear steak. In vain the publishers to-day search for suitable girls' stories. She, who but yesterday seemed satisfied with "Little Women," is poring over "The Garden of Allah." If you ask her if she has read "David Copperfield" she replies, "Oh yes, I saw it in the movies." Some of us remember when "Jane Eyre" was considered too hectic for the young lady and "The Heavenly Twins" was taboo. Those days have disappeared. The novelists now refuse to consider the requirements of Sunday School libraries and give us "life," so they say, more abundantly.

How do daughters graduated from school spend their leisure? For a while they fleet the time carelessly—badminton, golf, bridge, all sorts of sports. It is a curious fact that nobody objects to their flying or playing polo. Nobody suggests that it is not feminine to indulge in violent games. Apparently it is only when girls attempt the mental feats of their brothers that remonstrances are heard. Toe dancing is quite the thing and fancy skating, learned from a "pro." Accomplishments used to be gentle, in keeping with the costumes of the period—painting and drawing, music and copying out quotations. Then mamma also sat—at home, not on Boards—with her needlework or her family correspondence. She looked well to the ways of her household, and surveying her kingdom called it good. When William Morris succeeded in abolishing the antimacassar, perhaps at the same time he stirred doubts in the matron's bosom. Like the humble finger of the little hero of Harlem, the antimacassar may have been damming a hole behind which was a flood.

Auction, Contract and Duplicate Bridge

By J. M. BARRY

THE evolution of the four card suit bid marks one of the most important stepping stones in the development of the modern game both in Auction and Contract. In the early stages of Bridge and Auction nobody hesitated to bid a no trump of the very lightest kind, but as for bidding an original four card suit—well, that never seemed to occur to anyone. Five of a suit constituted the minimum on which to base a bid and that strange to say was very often dependent on five to a queen. A holding of say four, comprising the ace, king and ten spot, infinitely stronger than the five suit we have indicated was rarely, if ever, bid.

There is no gainsaying that the reliable bid of a four card suit has had considerable influence in putting the game on a proper scientific footing and has done away with most of the fool bidding which characterized its infancy. That it has come to stay is beyond doubt and as a matter of fact many players of high standing have been known to indicate a minor suit, holding only the tierce major. In a minor suit advisedly because there is less risk of this sort of bid standing. An original bid of this type is rarely doubled except informatively and then with all the tops missing the odds are all in favor of the bid being taken out. But the all important fact survives that you are holding at least a couple of quick tricks and the blind lead of your partner is thus completely deprived of its dangerous character whereby the game is often jeopardized.

We ourselves always show a four card suit in which we entertain the view that we hold at least two quick tricks and a little something on the side—say a king well guarded or a queen, jack suit not too long. Here then you have a minimum bid which may help the team work of yourself and partner immensely. It calls to mind an actual bid made in a duplicate auction competition by a well-known Toronto player—Mr. Edward Beeton—which although slightly lighter than the minimum suggested by us functioned so beautifully as to effect the only save for North and South on the particular board and secured for Mr. Beeton and his partner an absolute top score. Here is the card:

North—Spades, ace, king, 9, 8; hearts, 3, 2; diamonds 4, 3, 2; clubs, jack, 9, 7, 4.
East—Spades, queen, jack, 10, 7, 6; hearts, ace, king, 10; diamonds, ace, queen, 10; clubs, ace queen.
South—Spades, 2; hearts, jack, 9, 8, 7; diamonds, 10, 7, 6; clubs, king, 10, 8, 6, 5.
West—Spades, 5, 4, 3; hearts, queen, 6, 5, 4; diamonds, king, jack, 9, 8; clubs, 3, 2.

The nominal dealer, North, appreciating that if he passed once the opportunity of showing his two quick tricks might be lost altogether boldly bid one spade. East replied with two no trumps and that sufficed for the contract. South having complete confidence in her partner opened what was obviously a singleton in her 2 of spades. North won with king and viewing dummy's poverty in the club suit naturally attacked the point of least resistance. East finessed the queen to see it overtaken with south's king and the five of clubs returned which drew north's jack and east's ace. One player (south) now knew all that concerned the balance of the club suit. Four diamond tricks were now annexed by east and west and on the long diamond south wisely discarded a club so as to retain protection for the jack of hearts in view of the holding in dummy, coupled with the fact that east had made such a strong attacking bid. Three rounds of hearts were now played by east, who on their failure to clear led a spade from dummy. North promptly seized his chance by popping up the ace and returning a club to his partner, the rest of the tricks were secured by north and south, recording the only save for them on that particular board as well as a meritorious top score.

What happened at the other tables can be readily visualized. No other north player had the temerity to bid a spade and south naturally led his fourth best club with the result that east and west had no difficulty in scoring game with four diamond, three heart and two club tricks. Here you can see at a glance the importance of indicating the four card suit which held two quick tricks—it was the key to the whole situation.

Now let us suggest that instead of bidding two no trumps east had doubled the spade bid, then there is very little doubt but that west would have felt bound to intervene with two hearts or, preferably, two diamonds. Another possibility that might have come into the argument is that south with her singleton spade might have rightly viewed the double in a suspicious light and countered with two clubs before west could say anything—just as a warning to her partner. If this were doubled by east, strange though it may seem, the contract would only have been set one trick—three diamonds, two hearts and one club—and then only providing they were quickly made. Do not overlook that if by any chance the opposition led a spade before the quick tricks were secured, the closed hand would have been enabled to discard a losing diamond on the second spade winner in north's hand, and then, coming through with a trump the contract of two clubs would have materialized notwithstanding east's powerful holding.

This bidding of a four card suit opens up such enormous possibilities both in Auction and Contract that we intend discussing it at greater length at an early date and to obtain the independent views of some of our leading Canadian players.

Answer to Correspondent

Dr. Denis Sweeney, Regina, Sask.

Provided there is no secret understanding between partners it is perfectly fair for either partner to bid any suit he wishes even though it may happen that he is chicaning in that particular suit.

Yes, you are quite right in assuming that at one time and even in some places now the original bid of one club was regarded as a conventional invitation to one's partner to bid no trumps even though his holding contained but moderate strength. Nowadays an original bid of one club conveys that a couple of tricks are forthcoming in the club suit and it is very unusual to bid a suit in which you hold no tricks.

You English Women

By An American Woman

AFTER six months of travel about British Isles I have been astonished at nothing so much as at the women I have met. They are different in almost everything from American women and provide a striking contrast in every way to the women at home.

American women take their queenship over their men-folk for granted. English women treat their men as superior beings.

American women expect much of their men: attentions, dollars and all that dollars buy, and a willingness to work hard for their support, and after that, for their luxuries.

English women are ready always to go without. They accept from their men in a spirit of humble gratitude—that is something that "peevish" an American in England.

American women rule their men-folk with rods of iron: Englishwomen, as far as I have been able to see, acknowledge the male as innately superior.

In America men have carried the adulation of womanhood too far; but in England there is room for a trifle more adulation. Englishmen take their wives for granted; no American wife ever allows that to happen.

The result of the two totally opposed attitudes of the men of England and America towards their womenfolk has resulted in the production of two different types of women.

The failing of the modern American woman is selfishness, idleness and the feverish quest of new excitements. She cannot settle down, as her own mother did, to the rocker beside the fire; she must have "pep" in her life.

In America the importation of "pep" into one's life implies spending—amusements in the United States are not cheap. I know plenty of middle-aged husbands and fathers at home who are little more than slaves to their women.

But in England I see the women as the slaves of the men. I marvel at the good-nature and patience of the English housewife in the little home—how she toils from morning to night, denies herself for husband and children—seldom asks for herself.

And when I see her sacrifices taken for granted, as a matter of course, I am uncertain which is the greater evil—the selfishness of the American men, or the complacency of the average English husband.

I have come to the conclusion that both countries could learn from one another to mutual advantage: the American women could teach the English wives the gentle art of sticking up for themselves; the English women might teach us something of the beauty of unselfishness and sacrifice.

Winter Moonrise

A flake of crystal in the frosty amber,
The new moon quickens through the afterglow,
Till, clear of the black fret of branches sailing,
Its cold light glances on the hoar ice malling
The little tarn below
The marble peak of snow.

Immortally through numberless Novembers
In crystalline renewal the moon shall rise,
And her cold lamp, through heaven serenely sailing,
Light peak and tarn, and yet be unavailing
To pierce the dark that lies
On these frail mortal eyes.

—Walford Gibson.

The Onlooker in London

Royal Academy's President

SIR William Llewellyn, K.C.V.O., R.A., has been elected President of the Royal Academy in succession to the late Sir Frank Dicksee. The election took place at Burlington House, the Royal Academicians meeting on the Academy's foundation day, and the favoured candidates in addition to the new president were: Sir William Orpen, the portrait painter; Sir Edwin Lutyens, the architect and designer of the Cenotaph; Sir Reginald Blomfield, architect of the Menin Gate; Sir Frank Short, the etcher;

ing. Mr. Augustus John, who was elected an R. A. last week, was unable to attend, as he is still in America. By the terms of the Royal Charter, the election of the new president has to be approved by the King.

The Vitality of Toc H.

THE renaissance of Toc H., the war-time "Everyman's Club" of the Ypres salient, is a remarkable achievement in practical idealism. To see that great family gathered in the Albert Hall and to share in the birthday festivities was to receive an

lowed, and in answer to a challenge replied, "We also see to build bravely." This forward-looking spirit is the essence of vitality.

An Empire Academy of Art

LARGELY through the generosity of Lord Dysart, the lately founded British Empire Academy has been able to acquire the New Burlington Galleries as a permanent home. The aim of the Academy is to assist artists of every kind, painters, musicians, singers and actors, throughout the Empire by giving them opportunities of exhibitions, of concerts and dramatic performances in London. The committee has as Chairman Lord Howard de Walden, and includes official representatives of nearly all the Dominion Governments, including Sir Henry Barwell, Agent-General for South Australia, and Lord Strathspey, who represents New Zealand's artistic interests. The New Burlington Galleries, within a few yards of Regent Street, have not long been finished, and are among the most modern in London, with excellent lighting for the display of pictures. The Academy has them on a forty-two years' lease, and will have ample room for its exhibitions and concerts, as well as for permanent offices. The first move of its governing officials, now that it is so firmly established, will be to elect an art committee. This will be representative of every group and school in contemporary British art, and will be formed in time to arrange the first exhibition at Easter. For later exhibitions, which will be more comprehensive, various art societies in the Dominions will select pictures which they wish to be shown in London.

A New London Sight

PICCADILLY new underground station promises to become one of the sights of London. "I believe it is the best underground station in the world," said Lord Ashfield, chairman of the Underground group of companies, "challenging comparison with anything of the kind in New York." It is certainly one of the bright spots of London, for the great oval promenade, which provides a circus underneath Piccadilly Circus, is lined with brilliantly lit windows that rival the splendours of the shops above. It is more like a West End arcade than the entrance hall of a railway station, and is sure to become a popular resort on rainy days. A generation ago old Piccadilly Station was built to handle 1,500,000 passengers per annum. At the present time the yearly traffic is 25,000,000, and the new station is to provide for double that number. At the rush hours in the morning and early evening, and particularly when theatre-goers are crowding in and out of the station, it will be possible to cope with 120 trains per hour—or at the rate of two per minute. The new station is a notable feat of engineering that has carried the constructional works down to a depth equal to the height of Nelson's Column in Trafalgar Square, and the sectional plan of the workings necessary to carry tubes, passages, platforms, and escalators at a variety of levels, looks uncommonly like a Chinese puzzle. The cost of the work has been about £500,000, and one ingenious statistician estimates that 33,000 tons of clay were dug out of the ground now filled by the station, and that the bricks used in its construction "would reach from London to Leeds if placed end on end."

The Influence of Bulletins

MANY people must have wondered why the bulletins about the King's health have been so unprofessional. The explanations, not usually given in bulletins, were due to the fact that the King, who is a very keen newspaper reader, was anxious to read them every morning. A very curious case of a bulletin was in connection with the late Lord Curzon of Kedleston. He always used to read the *Daily Graphic*. When he saw the paper with the depressing bulletins about himself he grew still more depressed. Who would not? In a desperate effort, however, to try the effects of suggestion, his medical advisers arranged with the *Daily Graphic* to have a special copy of the paper printed with an encouraging bulletin about his recovery. This was done, and a copy was sent to Carlton House Terrace. Unfortunately this unusual experiment was too late. When the copy of the paper reached the house Lord Curzon was dead.

No Bibles or Salts

TRISTAN da Cunha, the "world's loneliest isle," in the South Atlantic, does not want any more Bibles or Epsom Salts, according to a letter from the Rev. R. A. C. Pooley, the Liverpool missionary on the island. "Some houses possess six Bibles already. We still have many copies lying idle. Also we shall not require any more Epsom salts for a long time,



Why —

watch the red line in the thermometer?

The perfectly controlled gas-fired furnace furnishes the exact temperature wanted for indoors.

"Jumpiness" in the temperature is a thing of the past.

And—think of the cleanness, the supply of ever-ready fuel, the silence of the gas-fired furnace.

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61 Lake Shore Road, New Toronto



SOLEMN ENTHRONEMENT OF THE EMPRESS OF JAPAN. Solemn pageantry marked the Great Announcement, the principal rite of the enthronement of the Empress Nagako of Japan. The ceremony took place at Kyoto, the ancient capital. The Empress and Emperor wore the elaborate robes traditionally associated with the great occasion and a formal Japanese dress was ordered for all women present. After seating himself on the throne, the Emperor was presented with the shaku—a wooden baton symbolizing his authority—and read a rescript announcing his accession. The picture shows the Empress Nagako in the robes she wore at the enthronement ceremony.

and Sir David Cameron, painter and etcher. The whole of the forty present R. A.'s were eligible for election. The new President, who celebrates his sixty-third birthday this month, studied under Sir E. Poynter, at South Kensington, and in Paris, with Ferdinand Cormon, Lefebvre, and Fernier. He was elected an A.R.A. in 1912, and a Royal Academician eight years later. He was created a K.C.V.O. in 1918. The Queen has had her portrait painted by him several times. One of his pictures of her Majesty—a State portrait—now hangs in Windsor Castle, another in the United Service Club. When his name was first mooted in connection with the presidency Sir William made it known that he was not anxious for the hon-our. It was known, however, that Sir Frank Dicksee, who died on the eve of retiring, the age limit being 75, wished Sir William to succeed him. The ballot was conducted in strict privacy, and the first stage was the handing round by the Secretary of ballot papers bearing the names of all the candidates. The names of candidates with four or more votes were then written on a blackboard. When the ballot had been reduced to two names a final vote was taken, and the Academy showed the desire to follow the tradition of orthodox paint-

abiding impression of the fine spirit animating the younger generation. Less than half the membership of Toc H. is composed of ex-Servicemen. The movement has caught the imagination of young people to whom the War is only an exciting memory of childhood, and it is assured of a future far beyond the remaining span of life of those who saw its foundation thirteen years ago. It is notoriously difficult for two generations to appreciate each other. There is a divergence, if not an actual conflict, of outlook between survivors of the War and those who have grown to maturity in the past ten years. If anything can soften the judgement of older men towards their juniors it would be the rebuke to pessimism administered by a Toc H. festival. The organizers have driven the roots of the movement deep in the soil of Christian history, so that the little house in Poperinghe appears to represent only one manifestation of ideals the property of mankind for two thousand years. This idea was strikingly emphasized at the Albert Hall in a procession of "Builders of the City of God." Along with saints of the early Church marched a Crusader and a Knight Templar, Archbishop Laud and John Bunyan, Livingstone and Florence Nightingale. A procession of Toc H. members fol-

Woman Explorer's Venture

MISS Gertrude Caton-Thompson, explorer and archaeologist, has left London to explore a part of Rhodesia with which is associated the site of the legendary King Solomon's mines. The objects of the expedition, which has the support of the British Association, are to undertake an examination of the ruins of Zimbabwe or any monument or monuments of the kind in Rhodesia which seem most likely to reveal the character, date, and source of the culture of their builders. Operations will commence in March, when Miss Caton-Thompson will have the assistance of two other women—Miss Norle, a professional architect, and Miss K. Kenyon, daughter of Sir Frederick Kenyon, director of the British Museum. It is possible that an airplane will be used in a preliminary survey of the ruins.

Hard on the Critic

DR. SAMUEL JOHNSON, who died on December 13th, 1784, said many wise and witty things concerning many different classes of men. One of his happiest observations concern-

ed armchair critics. "Criticism," wrote Johnson, "is a study in which men grow important and formidable at a very small expense. The power of invention has been conferred by nature upon few, and the labor of learning these sciences which may by mere labour be obtained is too great to be willingly endured; but every man can exert such judgment as he has upon the works of others; and he whom nature has made weak and idleness keeps ignorant may yet support his vanity by the name of a critic."

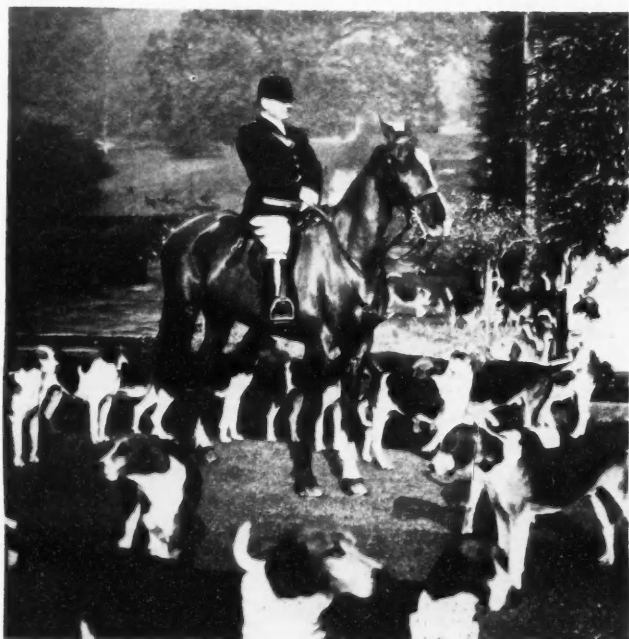
Naturally

A LADY drove up to the entrance to a school football ground in a magnificent car. Alighting, she addressed one of the boys nearby. "Will you tell the Hon. Algernon de Montmorency," she said, "that his mother, Lady Fitz-Arthur, wishes to see him?" Promptly the boy dashed off towards another and howled: "Nobbler, your mother's landed!"

For the first time for twenty-six years the Egyptian gallery at the British Museum is being thoroughly "done up."



MISS JEAN HARRIS. One of Toronto's debutantes this season. —Photo by Charles Aylett.



HUNTING IN ENGLAND. Meet of the Craven Hunt Fox Hounds at Benham, Near Newbury.

CAT FIVE O'CLOCK

with
Jean Graham



YES, it is really over for another year. The tumult and the shouting of the Christmas of 1928 have died and the household is settling down to a consideration of the repairs and the cost. In the first place, where does all the decorative paper come from? For about ten days we have been collecting scraps of paper—mostly tissue—in red, white and green, decorated with holly sprays, stars of poinsettia and gift adornments in all shapes. There is the ribbon also. There are bits of red and green and lavender, all quite



MRS. NOEL ARTHUR SMITH
Who before her recent marriage was Dorothy Ross, daughter of Mr. and Mrs. G. I. Scott, of Ottawa.

—Photo by Paul Horsdal.

charming, leftovers from yards of the shining stuff which tied bulky parcels. And such tons of string as there must have been, to tie the myriad bundles which Santa Claus carried. There has been a vast expenditure on all this "flummery," as a disgusted man called it the other day? Was it worth while, we wonder, as we watch piles of paper, ribbon and string borne to the waiting furnace? Then there are the Christmas cards, more beautiful every year—to say nothing of the infinite variety of seals and tags. Don't you hate to destroy those cards? They have such witching glimpses of hill and sea and old halls with firelit grates. Then there are the little churches, almost buried in snow, with just the least gleam of red somewhere. Yet, on the tenth of January or thereabouts you gather the whole collection of churches, old castles, camels, wise men, stars, holly and poinsettia—and one more year's contribution of cards goes to the flames. Then we sit down and wonder why we do it all—and the answer comes in a question form—"did it give you pleasure to receive those cards?" Of course it did—and no money is thrown away which gives a moment's happiness to any human being.

He was a wise man who advised us to neglect none of those little things which make life "less nasty than it really is," so, we hasten to buy sheets of tissue paper and balls of nice shiny string. And we buy dozens of yards of ribbon and ever so many cards—all that Christmas Day may be wrapped in a kind of shining glory and may be remembered as twenty-four hours of radiance. Yes, let us have all the stars and candles, the camels and the holly that we can crowd into our happy homes. So Yuletide will remain a time of feasting and rejoicing a red-letter day with an immortal joyousness.

THERE was a woman who joined a literary club—which straightway became a mark of ridicule for her unappreciative husband.

"Why do you belong to this Lotos Club?" he asked one day.

"Because I'm tired of the small talk I hear at bridge and dinners. I want to hear about great people and share great thoughts."

"And what did you talk about today?"

"Oh, it was all about the Carlyles—and whether he was really unkind to

her and whether she understood him."

"And don't you call that small talk? Just as if it was anyone's business about the Carlyles' domestic affairs!"

Really, it seems as if we were never going to hear the last of the Carlyles and their supposed unhappiness. Just as we had come to the conclusion that Thomas and Jane are safely buried, along comes another book, "Jane Welsh and Jane Carlyle," by Elizabeth Drew—and the discussion begins all over again. The neuritis of Jane and the dyspepsia of Thomas are dragged into the light once more, and the reader of the melancholy story wonders how either of them could be either happy or comfortable. For them life must have been nothing but one tablet after another—and remember it was before the days of the amiable aspirin.

Tennyson, who knew the Carlyle household well, was doubtless in the right when he said that Thomas could make no woman happy and Jane must have made any man miserable. Thus by marrying each other, only two persons were unhappy, otherwise, four mortals would have been miserable. There is such a thing as a practical economy of misery in this best of all possible worlds. The regret which Carlyle expressed after Jane's death was the exaggerated grief of an ultra-sensitive soul. After all, in many ways they were thoroughly congenial, and there is no doubt that Jane appreciated the quality of Carlyle's genius. They were highly interesting in their lives and in death, let us hope, they are not divided.

And Now It's Dressaterias!

By Mary Dawson Snider

SELF serve shops have entered the realm of women's wear. New York has a most amazing one. It is away down town on Union Square among an intricacy of converging streets, surface car tracks, subway stations, business houses, banks, skyscraper office buildings and cheap junk stores.

Ramshackle shop after shop has been added to this store until now it covers a huge area. It is only a two storey building, but, without the employment of a saleswoman, a carrier, or a delivery van the firm does a quarter million dollar business weekly.

The shop does not open until a quarter past ten in the morning and closes at half past six at night. Inside each doorway stands a burly guard—a director of traffic.

He is needed. A mob assails the place the moment its doors are opened. Hebrews, negroes and foreigners are there in droves.

"16," "18," "36," "38," "40," "Assorted Sizes" appear in signs over different racks of dresses. "Better



MRS. ALLAN EYRE DAVIS
Who before her recent marriage was Helen Louise, younger daughter of the late Mr. Leonard Lee McGashan, of Niagara Falls, Ontario.

—Photo by Walter Dixon.

Clothing Up-Stairs" is on placards at the stairways. "Higher Priced Dresses" reads another sign at an archway into one of the many adjacent buildings. Floors dip or rise where shop has been added to shop as business increased in volume.

Wide corridors have racks of dresses on either side and down the centre. At the end of every rack is an observer. She sits high above the crowd on a step-ladder arrangement which has a chair back at the top.

"Please handle garments carefully!" "Lady! there's a dress on the floor." "Please put garments back on hangers," she calls when customers grow careless. She is eagle-eyed, youthful and usually a Jewess.

Customers may take as many dresses as they like to fitting rooms. Five or six in their arms they push their way in past another observer.

Fitting rooms are sections of the floor partitioned only part way up. They have inner rooms with rows of doorless cubicles. Like a bird on a ship's crosstrees an observer sits watching all this deck.

Cubicle rooms are always filled. Crowds overflow to their outer courts. In these outer rooms women dress and undress unreservedly as children on a bathing beach. White shoulder brushes black back. Sharp flapper elbows shove fat "mommies" aside. Representatives are there of all the nations comprising New York's seven million population nearly two hundred thousand of which are coloured people.

Occasionally some dress of pencil silhouette refuses to be stripped from warm damp shoulders. Face muffled in its folds, arms pinioned above her head by the clinging garment, the blinded shopper stumbles towards an observer on the high chair in the corner. She peels it off as easily as a banana skin is stripped from the fruit.

"Only those trying on allowed in here. Others please step outside" comes a brisk command every few minutes.

"Madam, where's your dress?" sharply asks a girl at the door. Every employee is an embryo police officer. The query is not directed to any of the hapless who are bereft of vests while doing a "skin-the-rabbit" act with over-tight dresses. Such sights are too common to excite comment. A rule which guards against shoplifting in the establishment admonishes customers to "Carry your own dress with you." The woman addressed had left hers hanging in the fitting room while she went beyond the barrier to have friends pass judgment on a prospective purchase.

With overhead expenses at a minimum and such an enormous turnover of stock each week prices prevail in the self-serve shop that would be impossible for ordinary business houses. High class dresses are only half the price asked in up-town shops.

A big section of the store is given over to a display of fur and cloth coats.

In the basement are exceedingly cheap dresses and skirts for women and children. Here also hangs raincoat torn, soiled, or out of season that has been weeded from better departments. For less than two dollars these evening, afternoon and cloth frocks are sold from bargain racks. A milling crowd storms about them at week end sales and hour by hour the supply of culls is augmented so that late as well as early comers may be served.

A subway entrance in the basement adds din to the noise of observers calling to each other as they sit high above the close-set aisles of clothing. Information desks are conspicuous on all floors.

When a customer selects a garment she leaves any others she may have been trying on hanging on hooks in the fitting room and carries her choice to a cashier's desk. As she stands in line there a girl examines the purchase and tags it with a patent fastener. This tag is stamped with the date when the article is paid for. An aluminum chute only a yard long carries the purchase to the parceler who boxes it and hands it to the customer. If returned within five days, the tag undetached, money is refunded unquestioningly.

Purchasers are encouraged to buy several dresses, try them on at home, and make a selection.

Little establishments in towns close to New York and even small shops in the city are not slow to take advantage of this. They buy here cheaper than at the wholesales, make quick turnovers at a profit, and return any garments found faulty or undesirable.

This self-serve dress shop is in the chrysalis stage. Still a Mecca for the poor it is striving also to bring to its shrine a richer class. Success is partially apparent in fitting rooms of its "Higher Priced Dresses" department. Here the place is not quit so hurburly. Open cubicles reveal expensive underwear worn by some of its clientele. In them once in a while flutters a social butterfly.

New York is a city of super-heated apartments. Dress slips have long been in limbo and corsets only for the over stout. This year brassiers, in the straight-jacket sense of the word,



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Sleeveless Beach Frocks—Jacket Frocks
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THE T. EATON CO. LIMITED
TORONTO CANADA

are metamorphosed. They are gauzy cup-form affairs—but latest of all fickle Fashion's fads are "scanties."

Oh, mothers who have growing girls shiver and draw close to radiator or to glowing grate. "Scanties" are long waists with shoulder straps and garters. Usually they are of pale pink fine cambric or silk. Their upper reaches are rounded like the cabuchons with which maidens of the Orient covered their breasts but these cabuchons are not of metal. They are of glove silk showing every curve. A frill, six inches deep, of the same silk finishes the "scantie" and a "scantie"—a "scantie" only—is worn beneath the dresses of New York's ultra smart young set.

Is Vice Inherited?

By A Eugenist

SIR Berkeley Moynihan is a great surgeon. For that reason his statement that vice is not inherited and that every baby is born utterly pure and innocent, will be accepted in an uncritical spirit by people who may overlook the fact that off his beaten path an expert may err like other mortals.

A tremendous amount of work has been done to secure an answer to the question above mentioned. And the result of those labours indicates that the great surgeon is some distance from the ascertained facts.

There is between the bodily heritage and the mental heritage a close analogy. Take the case of a phthisical parent. True his children are born without any lung disease; but they are assuredly born with what the doctors call a "soil" propitious for the growth of that fungus, the tubercle bacillus. The child of consumptive parents is born with an inherent predisposition towards the disease.

So, too, with the tendency towards vice. The children of intellectual and moral parents are less disposed to vicious and criminal tendencies than those of low-standard weaklings.

Intellectual characteristics are inherited, and those characteristics have a direct relation to morality or conduct. Thus one finds, for example, that the family of Dean Inge has produced a steady output of men of high moral and intellectual calibre.

Chance? One can scarcely accept that explanation.

Taking a contrary illustration. Investigators in America conducted an enquiry into the origins of a notorious family called for purposes of publication, the Jukes family; thousands of degenerates, criminals and drunkards were traced back to five degenerate sisters.

A German professor has conducted a similar enquiry into the case of the so-called Zero family, and with the same results.

Inheritance plays a tremendously important part in determining the moral quality of offspring. Whether that part is greater or less than that played by environment is a question about which there is not yet unanimity of opinion.

Even in the circle of the reader's personal acquaintances, if he will con-

sider for a moment, he will be able to satisfy himself that there is a link that may be traced in the children, between father and mother and children that may be traced in the children. Talents run in families; and so do vices. The child of a drunken father does not start level with the child of a saint. And only if that were true would it be possible to accept the statement of Sir Berkeley Moynihan.

While cases of drunkenness in England have decreased from 236,000 in 1903 to 72,000 in 1926, offences connected with motor-cars have increased, in a very similar period, from zero to 162,000.

Books are a great help to men at this time of the year—especially cheque-books.



MISS DORIS MASON
Daughter of Mr. and Mrs. F. H. Mason, of Toronto, grandniece of the late Chief Justice Harrison, who will be one of the debutantes at this year's Drawing-room. Miss Mason has been visiting in Ottawa lately.

—Photo by Paul Horsdal.



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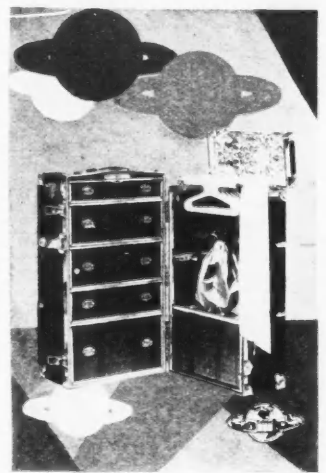


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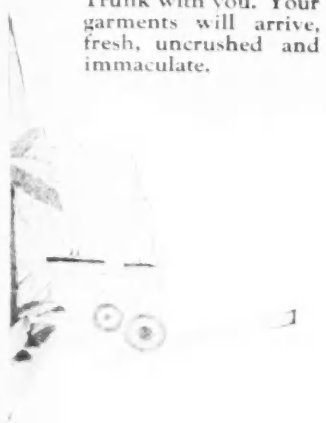
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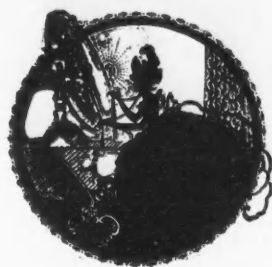


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THE DRESSING TABLE

By Valerie



ALTHOUGH the general custom of writing down New Year's resolutions seems to have vanished with long skirts, we yet hear of many citizens who make informal vows during the month of January.

"This year," said a bright-eyed woman in blue, "I'm going to pay careful attention to myself."

"That sounds almost selfish," said a candid cousin.

"I don't care how it sounds," said the woman in blue, who had evidently set forth with a declaration of independence in her hand. "Most of us



DISPLAY OF BRITISH DRESSES
Some of the beautiful gowns shown at the display of British dresses organized by the National Jewellers' Association, which took place at the May Fair Hotel recently. The picture shows a green and gold brocade evening gown. Note the attractive yoke.

pay far too much attention to others and too little to ourselves. Did you ever think of how much simpler this world would be, if each of us would devote some time every day to self-improvement?"

"In other words," said the candid cousin, "let each mind her own business."

"I think the other way of saying it sounds nicer. Now, I'm perfectly aware that my health and my looks have been slipping downhill, but I've said and thought that I was too busy to give any time to myself. Yesterday I started with the subject of over weight. So I renounced a 'second helping' at breakfast and dinner, ate only a light luncheon, and feel brighter already. Also, I took an hour off yesterday afternoon and gave my drab-looking face a treatment with skin tonic and massage, with the result that John asked me at dinner what made me look so young. It really is worth while to make an effort to be as healthy and as good-looking as possible."

Even the candid cousin seemed impressed. "But don't you think," she said, "that there is a danger of becoming introspective? It is very easy to dwell too much on our feelings and ourselves. It really isn't healthy."

"It all depends on the way it is done," said the woman in blue. "If you just go over yourself, to find out what is wrong, and set to work at once to remedy it, then the attention to yourself is a good thing. If you overdo it until you become fussy, and yet don't do anything about it, then it is much better for you to be devoted to missions in Korea and forget all about yourself." The woman in blue went away and the candid cousin remarked:—

"Do you know, I believe Cousin Jessie is following a very sensible course. I always thought she was a frivolous little thing, but I believe she's capable of thinking—and what's more—acting for herself. Anyway, she looks ten years younger."

SO many of my correspondents continue to be afflicted with freckles that they may be interested in the following remarks by a New York authority:

It always seems to me that a little peppering of brown gold across the nose gives a cute, saucy look of health which adds a spice of youthful attractiveness to anybody under sixty. But apparently I share this prediction only with fiction writers of the other sex. I find that just as soon as autumn comes, every beauty counselor is besieged by a million variations of the same question: "How can I get rid of my freckles?"

Therefore I'm going to repeat a few hints on prevention. Not that I have much hope of being followed. But, at least, if you're too careless and indolent to take these suggestions, you'll have nobody to blame but yourself.

And, oh, by the way, do you know what a freckle is? It is a change in skin coloring due to ultraviolet or actinic light rays.

"These rays," declares one authority, "stimulate the lowest cells of the epidermis and the chromatophores in the upper corium, and they produce more pigmentation in order to protect other skin cells and underlying tissues from the rays." See? Wind, heat, and the quartz mercury lamp also achieve the same decorative scheme.

Now it's clear to you that prevention consists chiefly in skin protection. Of course, a broad brimmed hat, a parasol of purple, and a handkerchief of the same are true friends on the beach or the bleachers because they divert these powerful rays. But one cannot pursue active sports under such chaperonage. Therefore you must give the skin itself a protective covering of some clinging sort. Cold cream should be applied as a thin film over face, arms, and neck. Then either dust powder over these areas or put on a liquid powder.

Ament the latter aid, the prejudice we once entertained against it is no longer justifiable. For, instead of being that ghastly white which it was impossible to blend with any sort of human skin, liquid powder may now be had in several flesh tones.

However, nothing in this world can be guaranteed when it comes to individual variations. Therefore, if you do freckle in spite of faithful efforts to prevent mischief, do not wait until the summer is over before you do anything about it. Lemon juice dabbed on three or four times a day and allowed to dry may serve as sufficient bleach. If not, try the following recipe:

3 drachms of lemon juice
2 drachms of borax
1 ounce of red rose petals
2 ounces of glycerine
Dissolve in eleven ounces of hot water.

Peroxide and peroxide cream are also excellent, both as preventives and as remedies for freckles. If you prefer, combine equal parts of peroxide, glycerine, and witch hazel and use the solution as a bleach as often as you need it.

Until the freckles fade and while there is any sunburn to contend with, you'd better not use soap on the affected surface. Cleanse with cold cream and a mild astringent.

Whatever you do, take a towel with you to the beach and dry your face and arms after a swim. Water drops are like tiny lenses through which the sun focuses on the skin with peculiar malice.

The freckle is such a tiny affliction that we hardly realize that it is a very stubborn visitor, which refuses to depart unless given daily and persistent treatments. However, now that the dance season has arrived, freckles must go.

Correspondence

Dorothy: Thank you for your pleasant card of good wishes which I cordially reciprocate. We have had a nice holiday altogether, and we are all so glad that the King is recovering. Now, I really think that the little eruption which you notice is just the result of having too good a dinner on Christmas Day. You see, it is well-nigh impossible to resist a plum pud-

ding, to say nothing of a mince pie. So, you had better attend to the condition of the liver and resolve to eat fewer sweets and less pastry. Give heed to the healthful yeast cakes, eat three a day and your complexion will bloom like a June rose. Also the humble but necessary milk of magnesia is not to be despised. Then select one of the lotions which I am mentioning, and I am sure that the miserable little eruption will scamper away.

Agatha: There is not any use in telling me that you have no attractive feature—that your eyes are small, your nose nondescript, and your mouth too large for beauty. You may not be able to change the size of your eyes, but you can give them a pleasing expression. The nondescript nose is not easily improved either; but a good powder can keep it from shining. As to the mouth, if you have presentable teeth, then there is nothing to worry about. In fact, there are very few daughters of Eve, of whom it may truthfully be said:—"They are hopelessly ugly." I know a woman whose face is without a redeeming feature, yet she has such beautiful shining hair and arranges it so artistically that you forget all about her irregular nose and too-generous lips in considering those coils of glistening chestnut. No one is without some charm or attraction—even, it may be, a pair of shell-like ears. Find out what yours is and do not be backward in displaying it. Perhaps, Agatha, it may be a pretty foot.

Kathleen: You are very welcome to this column and there is no need to hesitate because you are a newcomer. Nearly all women are interested in the subjects discussed here, and I hope you will find yourself thoroughly at home. So, you have come to us, this first time to complain of the effect of the wintry months on your skin. In Canada, it is seldom wise to go without cold cream in winter. In fact, you may use it all the year around with profit. I know a girl with very sensitive skin who finds herself well fortified to face the winter winds and frost if she follows this procedure. First, apply a cold cream with cleansing properties to the face, rubbing in thoroughly, but gently. Wipe off with a soft cloth or tissue. Then apply a little skin tonic to freshen the skin. Vanishing cream may be applied as a final softener, and then a light application of a good powder makes it possible for a woman to face the coldest air without fearing a roughened skin. It sounds elaborate, but it really takes only a moment.

Penny Post Anticipated

SIR ROWLAND HILL'S great venture in establishing the penny post—which there at last seems some hope of reviving—was anticipated as long ago as 1683. In that year John Murray and William Docwray organized a system by means of which they undertook to collect and deliver correspondence anywhere within the radius of ten miles round London at fixed charges, the rate for any packet under sixteen ounces being "a penny paid." So successful was the scheme that it soon stirred the envy of the Postmaster-General, the Duke of York, who declared it illegal. But though he suppressed the post the Duke promoted the postmaster, making Docwray, Controller of the Royal Post, with a salary commensurate.



THE RETURN OF TWEEDS
This coat in petrol and beige tweed is trimmed with caracul fur. The jumper of beige crepe de chine is buttoned to the skirt—Vladimir.

Dressing Table Coupon

Readers who wish to avail themselves of the advice of this department should enclose this coupon with their letters—also a stamped and addressed envelope. Write on one side of the paper and limit enquiries to two in number.



Even in old Japan—

Where the loveliest ladies have golden skin—Elizabeth Arden's Venetian Toilet Preparations are as popular as in America. This is because of their exquisite formulas which are scientifically correct and uniformly excellent the world over. Natural loveliness of skin and contour is the certain result of using the Preparations which Miss Arden herself has created.

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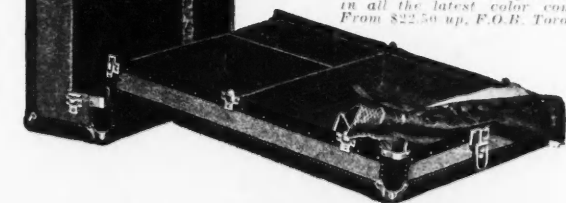
LONDON BERLIN MADRID ROME PARIS

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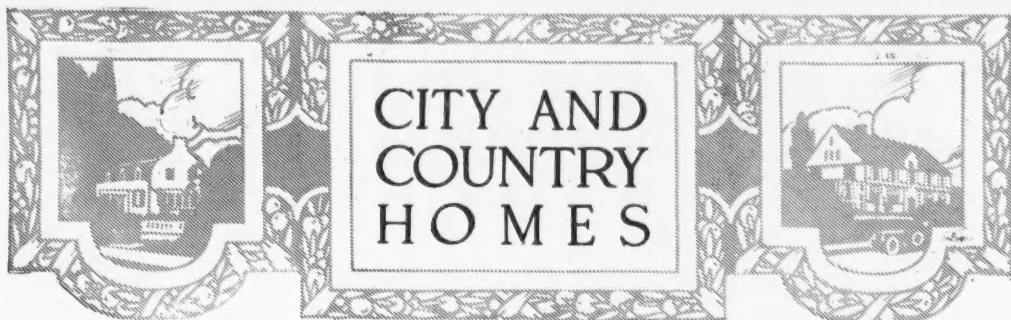
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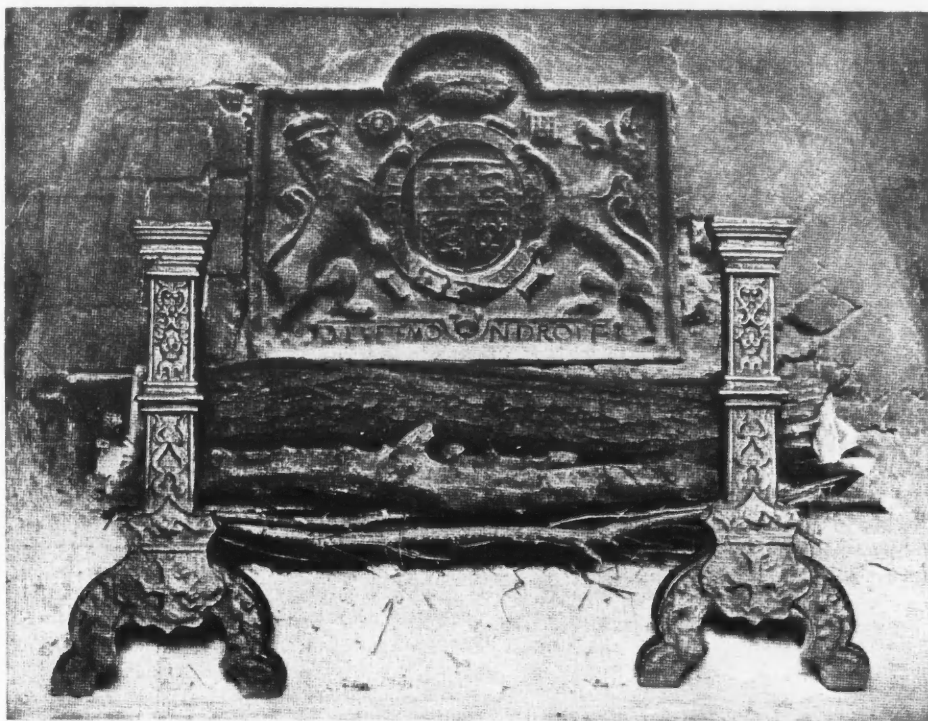
The Blazing Hearth

AS USUAL, the reformers are going in off the deep end and emerging fanatics. Because there is too much smoke in the world, they want to banish smoke from the world altogether; they have become, like all their kind, incapable of distinguishing between abatement and abolition, between temperance and abstinence, even between temperance and prohibition. So if, in this matter of fires, we do not use our imaginations betimes, if we do not envisage what is preparing for

English fireplaces. It can be terribly cold in Italy. . . . You would scarcely believe that I shut up *Golden Treasury* the other day because my eye—inopportunist—fell on the words "Along the cool sequestered vale," etc. It spoiled the whole poem for me. Are we thus to let our poets perish— for lack of the ideal fire to read them by?

Even a cat (in this same volume) can give us a sharp lesson on the folly of abandoning the open hearth— though we cannot agree with her that

than is usually devoted to it. If the existing lights in the room are inefficient and not in the most convenient positions, it is an easy matter to have them altered, yet people go on year after year straining their eyes rather than taking the trouble to have such a small alteration made. This applies in particular to bedside lighting, and the lighting of all the rooms used for reading, working, and studying. Nothing can do more to improve the appearance



Fire Dogs at an old Manor in Sussex, with armorial plaque at the back.

us, these ultra-enthusiasts, before we know where we are, will be having our new houses built without an open hearth in any of them. Truly, as Israel Zangwill pointed out, nothing is so blinding as the white light of an ideal, says V. H. Friedlander in *Country Life*.

The ideal itself in this case is, of course, a sound one. We should all like to make furnaces consume their own smoke, factories remove themselves to anywhere where we do not live, and London fogs turn themselves into tales told by old men in chimney corners. But it is to be hoped that at the same time we shall stubbornly maintain our right to the possession of just one of those chimney corners for the old men and for ourselves.

"One house, one chimney corner," may have to become a political slogan of the future, if medical and other zealots are allowed to have things entirely their own way now. Let us, by all means, keep our electric heaters, gas stoves and hot pipes for the convenient and cleanly heating of our offices, trains, schools, baths and even our bedrooms and dining-rooms; for all these places belong to or impinge on the working day. But let us not renounce our right to just one room in the house—the room we use in our hours of ease—where we may find the pure glow, the flickering flame, the infinite variety of real firelight.

Nor is it only for our own fires that we must fight. What delight there is, especially at dusk, in catching a glimpse of other people's. Because of that delight, it becomes a pleasant duty to leave our own curtains undrawn for as long as practicable, so that passers-by may suppose they have stolen a peep into somebody else's earthly Paradise. For, somehow, it is impossible to believe that the owners of a room in which a fire is cheerfully blazing are miserable beyond hope. Often, of course, they are. But it is impossible to believe it.

The very words "home" and "comfort" seem to be bound up with the existence of open fireplaces. For, lacking these, have not foreigners had to go through the centuries without the word for the one thing, the reality of the other? A host of witnesses to the glory of the open hearth might be summoned, but let one (whose "Letters" are newly published) suffice. Neither Italy nor literature can ever have had a truer lover than George Gissing; yet observe the sinister effect exercised by the one (for lack of a fire) on the other:

They write and tell me the fogs in London have been terrific. I am very glad to have missed them, but I have very often missed, in another sense, the

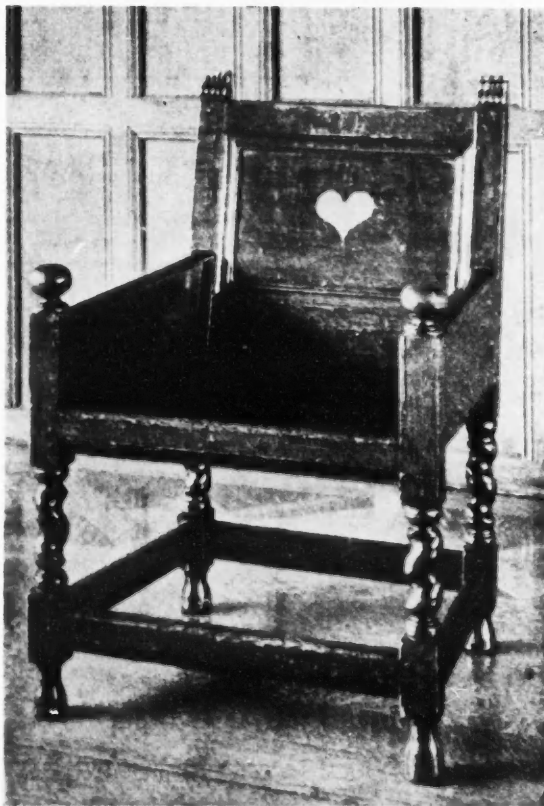
it is reasonable to resent gas fires in summer kitchens. But clearly her owners did not understand the merits of a small but welcoming blaze in a sitting-room, even on many a "summer" evening.

At the beginning of the summer, the D's did away with their kitchen fire, and substituted a gas fire. This very much displeased the cat, and in a day or two she disappeared. All the summer she remained away. The people often saw her in the distance, but could not tempt her to approach; she was always in good case, and evidently lived somewhere near.

Now a day or two after the kitchen fire had been resumed, the cat presented herself in the calmest way, resumed all her old habits and seems to be established for the winter. May all cat lovers reflect, while yet there is time, on what they will do with themselves on the evil day when their cat refuses to live with them because they have incautiously omitted to keep themselves provided with one old-fashioned fire.

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All notices must bear the Name and Address
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DEATHS
At Prince Rupert, B.C., on Dec. 31th,
(128) after a long illness, Stella, widow of
the late West Raymond E. H. DuVernel,
D.D., Archbishop of British Columbia,
and daughter of the late Horace Yates,
Esq., M.P., Kingston, Ontario.

On The Island

We have no toys, so far away,
No picture-books or dolls or things,
But here we find from day to day,
The treasures that the ocean brings.
The hollow shell that makes a cup,
The tinted spar, the shining stone,
A hundred such we gather up,
To keep and call our very own.
Across our sandy nursery floors
The green Atlantic combers curl,
And peering through their glassy
doors
Sea-children beckon boy and girl,
And often when the day is done
We watch them race, with streaming
hair,
To some far land beyond the sun
And wish that we could follow there.
Their horses' manes are spread like
smoke
Above the tossing of the tide,
And loud the wild sea-fairy folk
Cry out to us to mount and ride,
But darkness comes and covers all,
And, landward, little windows glow,
And in the doorway voices call—
And somehow we can never—
Elizabeth Fleming

The Homeward Drive

We glided through the foggy night,
Our car a sea-bird in heavy flight,
A grey velvet pall hung over us
Studded with amber lights.
It was so sad—so beautiful,
With beauty I could not bear—
Every sound was silenced,
Suspended in soft mid-air.
I took your hand, Beloved—
But—I knew you were not there.
—Ruth Pease Johnston.



Mrs. W. D. Ross, of Government House, Toronto, and Mrs. F. N. G. Starr, of Warren Road, Toronto, have had their brother, Mr. George W. MacKay of New Glasgow staying with them.

General and Mrs. D. M. Hogarth of Toronto, and their two children are spending a month at Palm Beach, Florida.

Mrs. W. H. B. Atkins is again in Toronto from Atlantic City, where she spent six weeks.

Mr. W. L. Christie of Toronto, entertained about two hundred guests at a delightful dance at his residence in

spent Christmas and New Year's with Mr. and Mrs. R. R. Lockhart, Powell Avenue, Toronto.

Mr. and Mrs. Joseph de Pencier, of Niagara Falls, have been holiday visitors in Toronto, guests of Mrs. de Pencier's mother, Mrs. H. A. Richardson.

Donnybrook, Mr. F. Barry Hayes' beautiful residence in Toronto was en fête on Christmas night when Mr. Hayes, assisted by his daughter, Mrs. Sidney Craig, gave a most enjoyable dance for a large number of friends. The decorations were unusually attractive and delightful and everywhere were evidences of Mr. Hayes' hos-



MISS ELEANOR MORRISON
Debutante daughter of Colonel and Mrs. Morrison, of Toronto.
—Photo by Charles Aylett.

Chestnut Park, on Christmas night. There were very attractive decorations appropriate to the season, and dancing took place in the library and drawing-room. Mr. Christie's guests included: Mr. and Mrs. Maurice Hodgson, of Montreal; Mrs. R. J. Christie, Miss Katharine Christie, Mr. and Mrs. Christie Clarke, Colonel and Mrs. Ewart Osborne, Colonel and Mrs. Ponton Armour, Mr. Alfred Boardman, Mr. and Mrs. John McKee, Mr. and Mrs. Scott Griffin, Miss Margaret Griffin, Mr. and Mrs. John Coulson, Mr. and Mrs. Latham Burns, Mr. and Mrs. John Boyd, Mr. and Mrs. Norman Seagram, Miss Persis Seagram, Mr. and Mrs. John McCaul, Mr. and Mrs. Donald MacIntosh, Mr. and Mrs. A. E. Book, Mr. and Mrs. Max Haas, Colonel and Mrs. Ian Sinclair, Mr. and Mrs. Irving Smith, Miss Rosal Phipps, Mr. and Mrs. Robert Hay, Mr. and Mrs. Henry Hamilton, Miss Winifred Cameron, Mr. and Mrs. William Houghton, Mr. and Mrs. H. B. Johnston, Mr. and Mrs. Auguste Boite, Mr. and Mrs. James Forgie, Mr. and Mrs. R. A. Laddlaw, Mr. and Mrs. A. E. Dymont, Mr. and Mrs. Eric Ryerson.

Mrs. C. E. Clarke of Bedford Road, Toronto, entertained at a house dance on Monday night of last week for her youngest daughter, Veronica, and received in a smart gown of black lace and sequins, her daughter wearing green, points despit with decorations of pinpoints at the soles. Miss Albyth Clarke was in red velvet and Miss Katharine Clark in flowered chiffon.

Mr. and Mrs. R. J. Cronie are leaving Vancouver after Christmas for a six months tour of Japan, China and India and will return to Europe in May.

Mr. and Mrs. Ernest Palmer, of Admiral Road, Toronto, and their son Warren Palmer, who is attending Upper Canada College, spent Christmas with Mrs. Palmer's mother, Mrs. Weldon, in London, Ontario.

Mr. and Mrs. Max Haas of Toronto, were recently week-end visitors in Hamilton, guests of Mrs. Haas' parents, Mr. and Mrs. R. L. Innes.

Major and Mrs. Percy Arnold, of Toronto, spent Christmas with Major and Mrs. Victor Williams.

Mrs. S. Tack Ryan, Richelieu Place, Montreal, has announced the engagement of her daughter, Miriam Fortune, to Mr. Jacques Robidoux Hubert. Miss Ryan is the granddaughter of the late Thomas Fortune Ryan of New York. Mr. Hubert is the son of Mr. and Mrs. Zephirin Hubert, MacGregor Street, Montreal, and grandson of Mr. Justice J. E. Robidoux.

Mr. L. B. Shorey, Manager of the Bank of Montreal, Aton, with Mrs. Shorey, spent Christmas in Naples, the guests of Mr. and Mrs. G. H. Anderson. Mrs. Shorey remained over the New Year.

The Rev'd. N. Clarke Wallace and Mrs. Wallace of Campbellford, Ontario,



MISS MARION COULSON
Daughter of Mr. F. L. Coulson and Mrs. Coulson, of Bedford Road, Toronto.
—Photo by J. Kennedy

Rogers, Mr. and Mrs. George Leacock, Miss Betty Weid, Mr. and Mrs. Robert Fennell, Miss Winifred Cameron, Major and Mrs. Jackson, Mr. and Mrs. Maynard, Mr. and Mrs. Robert Bongard, Mr. and Mrs. A. Bixel, Mr. and Mrs. Geoffrey Somers, Mr. and Mrs. Percy Hayes, Mr. and Mrs. Drew Brooke, Mr. and Mrs. E. Sealey, Mr. and Mrs. Draper Dobie, Mr. and Mrs. J. Armstrong, Mr. and Mrs. Reginald Watkins, Mr. and Mrs. John Chipman, Miss Margaret Grayson Smith, Mr. and Mrs. Victor Sinclair, Mr. and Mrs. Clifford Beatty, Mr. and Mrs. Carlyle Magill, Mr. and Mrs. F. Harrison, Mr. and Mrs. Arthur Scripture, Mr. and Mrs. Leslie Sams, Mr. and Mrs. T. A. McAlay, Mr. J. Coard Taylor, Oshawa, Dr. and Mrs. Stewart Ross.

Miss Elinor Dunsmuir is in Vancouver from England to spend the holidays with her mother, Mrs. James Dunsmuir at Hatley Park.

Mr. and Mrs. Cecil French of Victoria, B. C., spent Christmas in Montreal.

Mr. and Mrs. J. L. McSweeney, of Montreal, were Christmas visitors in Toronto, guests of Mrs. Tough.

The wedding took place on December 15, at Christ Church, Vancouver, B. C., of Kathleen Lily, eldest daughter of Lieut.-Col R. E. Griffin, C.B.E., D.S.O., and Mrs. Griffin, to Mr. Herbert William John Patterson, son of the late Commander H. J. Patterson, O.B.E., R. N.R., and the late Mrs. Patterson, of Lingham House, Norfolk, England. Mr. and Mrs. Patterson left after a reception, by motor for the South, and for travelling the bride wore an imported green kasha cloth ensemble, small green felt hat with black band, and moleskin coat. They returned to Vancouver to spend Christmas with the bride's family prior to going to Victoria to reside. Out-of-town guests for the wedding included Major and Mrs. B. D. Griffin of Ponticott, Mr. and Mrs. George and Miss George of Seattle, Commander and Mrs. Hotham, and Mr. Hobart Molson, of Victoria.

Mr. and Mrs. A. R. Jones of Halifax were recently guests at the Ritz-Carlton, Montreal.

In honor of her granddaughter, Miss Simone Boucher, a debutante of the season, Mrs. H. Derome, Grande Allee, Quebec, entertained recently at a tea dance at the Chateau Frontenac. Tea, coffee and the ices were served by Mrs. S. Caron, Mrs. Jules Garneau, Miss C. Derome and Miss L. Brown. Mrs. Derome's guests numbered about one hundred.

Mr. and Mrs. A. Augustine Cullin, of Trenton, Ontario, announce the engagement of their younger daughter, Kathleen Margaret Syme, to Dr. John Elliott Renton, son of the late Mr. W. J. Renton and Mrs. Renton, of Kingston, Ontario. The marriage will take place in January.

Mr. and Mrs. Franklin Ahearn of Ottawa entertained at a fancy dress dance for not-outs at the Country Club on New Year's night January first in honor of their two eldest children, Mr. Thomas Ahearn, jr., and Joan Ahearn.

Miss Isabel Cocksbutt, of Brantford, a visitor in Toronto, guest of Miss Isabel Williams, entertained at dinner at the York Club on Thursday night of last week, preceding Mr. Gordon Cameron's dance.

Miss Gwyneth Osborne, of Toronto, was among the attractive young hostesses who gave dinners before Mr. Gordon Cameron's dance.



MISS MARION COULSON
Daughter of Mr. F. L. Coulson and Mrs. Coulson, of Bedford Road, Toronto.
—Photo by J. Kennedy

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Miss Marguerita Nuttall

COLATURA SOPRANO

Main Dining Room, 6.30 to 8 p.m.

SYMPHONY ORCHESTRA—LUIGI ROMANELLI, Director.

Major and Mrs. C. A. Boone, of Toronto, gave a very delightful confetti-out dance on Friday night of last week for their daughter, Miss Daphne Boone, at Jenkins Art Galleries. Major and Mrs. Boone and their daughter received at the entrance to the west galleries, Mrs. Boone wearing a smart gown of silver lace over pink chiffon. She carried a bouquet of yellow roses shading to orange. Miss Boone was charming in a frock of pale pink satin. The neck was cut round, and on one shoulder, was a flat decoration in diamonds. Pink satin slippers with silver buckles were worn. Miss Boone carried a bouquet of butterfly roses, the gift of her father. In the alcove behind the debutante were arranged many bouquets and baskets of flowers sent her. Mrs. S. W. McKeown, grandmother of the debutante wore a black transparent velvet gown with long panels held with a diamond buckle at the back. A diamond necklace was worn and a big ostrich feather fan was carried. The east and west galleries were used for dancing, the rooms being effectively decorated with Christmas greenery. An orchestra of twelve pieces was stationed between the galleries and played delightfully during the evening. The programs were done in white with the young hostesses' initials in red. Supper was served upstairs. The four hundred guests included: Major and Mrs. Eric Armour, Mr. and Mrs. Aubrey, Harrows, Mr. and Mrs. Norman Bastedo, Mr. and Mrs. Brock Bell, Dr. and Mrs. Alfred Caulfield, Mr. and Mrs. W. Harty, Kingston; Mr. and Mrs. Reginald Parmenter, Mr. and Mrs. Duncan McLaren, Mr. and Mrs. Clausen Rae, Mr. and Mrs. R. C. H. Cassels, Mr. and Mrs. Norman Seagram, Mrs. F. Aylesworth, Major R. Northcote, Miss Nadine Harty, Kingston; Miss Anne Odeur, Brantford; Miss Lucy Ashworth, Miss Evelyn Book, Edith Hallie, Miss Sylvia Coyler, Miss Elizabeth Counsell, Hamilton; Miss Aimee Gundy, Miss Anna Mae Hees, Miss Frieda Henning, Miss Elsie Johnston, Miss Betty King Smith, Miss Ruth Lyon, Miss Nancy McDougald, Miss Blackstock, Miss

Isabel Cocksbutt, Miss Evelyn Darling, Miss Betty Lang, Miss Bonnie Lang, Miss Lillian Meichen, Miss Constance Mells, the Misses McPhedran, Miss Elizabeth Moss, Miss Lorna Farmer, Miss Yvonne Denison, Miss Una Dalton, Miss Betty Ellsworth, Miss Elinor Fleury, Miss Elizabeth Fisher, Miss M. Griffin, Miss M. Grayson Smith, Miss Frances Gurney, Miss Helen Gurney, Miss Isabelle L. Gordon, Miss Peggy Gunn, Miss Gwyneth Osborne, Miss Elizabeth Osborne, Miss Parmenter, Miss Persis Seagram, Miss Mollie Wood, Miss Frances Wood, Miss Joyce Wood, Miss K. Scott.



MRS. J. W. HAMILTON,
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CAMEO VELLUM

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Mr. and Mrs. John Firstbrook, of Toronto, spent the holiday season in North Carolina. Later they will be in the West Indies and in South America, not returning to Toronto till the Spring.

Mrs. Bryce McMurich is giving a dance at the Hunt Club on Friday, January 11, for Miss Margaret McMurich.

Mrs. Hamilton Burns, of Toronto, spent the New Year in Napanee, guest of Mrs. Burritt.

Mrs. Fred Jarvis and Mrs. King Smith, of Toronto, left on the 4th of January to sail for the South of France where they will spend two months.

Mrs. Letson, of Vancouver, is a visitor in Toronto, guest of her daughter, Mrs. Clarke Ashworth.

Mrs. Reginald Parmenter of Toronto and the Misses Margaret and John Parmenter are at Muskoka Lodge.

Mr. and Mrs. R. S. McLaughlin, of Parkwood, Oshawa, gave a delightful coming-out dance on Friday night, December 21, for their pretty debutante daughter, Miss Eleanor McLaughlin, which was attended by four hundred guests, among them the Misses Isobel and Susan Ross from Government House, Toronto. Mr. and Mrs. McLaughlin received with their daughter at the entrance to the drawing-room.



MISS ELEANOR M. SCOTT
Daughter of A. E. and Mrs. Scott, 359 Wellington Crescent, Winnipeg.
—Photo by Robson.

Mr. and Mrs. W. E. Rundle, of Toronto, are sojourning in Bermuda, guests at the Belmont Manor.

Miss Anna Mae Hees is again in Toronto after a visit to her grandmother, Mrs. Good, in New York.

Mrs. Sidney Band, of Toronto, has arrived in Bermuda to spend a week with her parents, Mr. and Mrs. T. H. Sheppard.

Mrs. C. V. Osborne, of Toronto, is spending several weeks in Montreal.

Mr. and Mrs. Victor Lynch Staunton, of Montreal, spent Christmas in Hamilton, with Mr. Staunton's parents, Senator and Mrs. Lynch Staunton.

Mrs. T. R. Merritt and Miss Catharine Gordon are again in St. Catharines after having been recently the guests in Toronto of Sir Henry and Lady Pellatt.

Mr. and Mrs. R. S. McLaughlin of Parkwood, Oshawa, have had with them as guests Mr. and Mrs. Clifford of Aiken, South Carolina and Miss E. Washburn of Worcester, Mass.

Mrs. McLaughlin wearing a French gown of gold lace over Geige crepe. A ruby buckle held the girdle of gold in front, she wore diamond buckles on her gold slippers and diamond ornaments were worn. Miss McLaughlin was in a frock of black taffeta, the front of fleur de champ lace in brilliant yellows, reds and green and having an uneven hemline. Gold slippers were worn and sweetheart roses were carried. Mrs. Eric Phillips wore a smart brown tulle frock over silvercloth with coat of silver sequins, and silver slippers. Mrs. Cord Taylor of Montreal, New Jersey, another sister of the debutante, wore blue lace over blue satin. Miss McLaughlin received quantities of flowers which were arranged upstairs in the large hall. The house was beautifully decorated with great festoons of silver and gold leaves in the entrance hall and the loggia. The wrought iron balustrade on the winding stairway was wound with holly and wreaths of holly and scarlet, with big bunches of mistletoe tied with silver ribbons, hung from the chandeliers. An orchestra of eight pieces played delightfully in the ball room which was done with balloons and Christmas decorations. The supper table in the



MISS HELEN GREENIZEN, OF PETROLIA, ONTARIO.



When Warm Suns Lure Southward

—happy travellers set out with many a colorful frock for sunny days and leisurely hours under the palm trees. Simpson's Salons present Southern Fashions selected in Paris, London and New York.

A. Airy and fairy—countless tiny frills of silk net ruffled and ruched—a frock for southern evenings. The basque bodice is in silver. In pompadour pink and powder blue. At \$175.00.

B. Quaint and lovely, the picture frock is fashioned of sheer French voile. The deep bodice and flounces are richly embroidered in rose and French blue. At \$59.50.

The **Robert Simpson Company Limited**

diningroom was done with yellow and white chrysanthemums and tall yellow candles.

Mrs. Victor Tyrrell, Dunvegan Road, Toronto, entertained at a tea at the Granite Club on Thursday last week for Mr. and Mrs. Arthur Beverley Baxter, who are at the Westminster Hotel until they sail for England on Jan. 9.

Mrs. George P. Penall, Dunvegan Road, Toronto, wearing orchid velvet and corsage of roses, entertained at a not-out Christmas dance on Wednesday night of last week for her daughter, Isobel, who wore a pretty Chanel red moire frock and carried a shower bouquet of red carnations. The guests included Misses Mary Jarvis, Joyce Lyon, Frances Wisner, Mary Baird, Jean Lind, Jean McMurrich, Leone Snydam, Margaret Playfair, Helen Biggs, Elizabeth Jarvis, Betty Brunke, Marion McLaren, Marjorie Gibson, Ruth Forest, Betty Wilson, Margaret McHugh, Dorothy Burton, Frances Shenstone, Jane Bastedo, Betty Boulter, K. and Eleanor Dewar, Elizabeth Smith, Mary Booth, Barbara Cartwright, Lorna Mara, P. Avey Bastedo, Mary Gibson, Joyce Gurney, Jean Parmenter, Margaret Lambie, Margaret Temple, Ottilie Wragg, Elizabeth Jarvis, Mr. Robert Penall, Cadet Jack Penall, Messrs. Douglas Deeks, Donald McLaren, Andrew Henderson, Clifford Temple, Bud Southern, G. Dunstan, J. Austin Smith, Frank and Paul Boulter, Phil Seagram.

Mrs. Julian Sale of Toronto, entertained at a young people's dinner on Wednesday night of last week for her son, Mr. Dan Sale, before Mrs. Tice Bastedo's not-out dance for her daughter Dorothy.

Miss Elizabeth Fisher, of Toronto, entertained at a dinner on Friday night of last week before Major and Mrs. Boone's dance.

Miss Cynthia Allen, of Toronto, entertained at dinner at the new Embassy Club on Bloor Street, on Wednesday night of this week.

Mr. and Mrs. Austen Campbell, of Douglas Drive, Toronto, are leaving in January for New Orleans, La.

Mr. and Mrs. Victor Tyrrell of Toronto, entertained at a dinner on Thursday last week for Mr. and Mrs. Arthur Beverley Baxter of London, England, at the Granite Club. Mrs. Tyrrell received in a wine-colored crepe with hat of the same shade. Mrs. Baxter was in beige georgette with small green hat. Mrs. Melville White presided at the tea table. A few of the guests were: Mrs. Letson, of Vancouver, mother of Mrs. Baxter; Miss Young, of Pittsburg, Penn.; Col. and Mrs. J. B. McLean, Mr. and Mrs. Victor Ross, Dr. and Mrs. George Locke, Miss Eleanor Ross, Mr. and Mrs. Clarke Ashworth, Mr. Hector Charlesworth, Hon. Manning Doherty, Mrs. Doherty, Hon. Victor Sinclair, Mr. and Mrs. Napier Moore, Mrs. Sinclair, Mr. and Mrs. J. H. Hodgins, Mr. and Mrs. Austin Campbell and Mr. Arthur Heming.

Mrs. Herbert D. Burns, of Toronto, entertained at a not-out dance for her daughter, Constance, at the Hunt Club, Kingston Road, on Saturday night of last week.

Miss Margaret Griffin, of Toronto, left on Tuesday of this week for England, where in Berkshire, she will be the guest of Lady Henderson.

Of more than usual interest is the programme of Greek Folk Songs, to be given by Cati Andreides on Thursday January 10, at three o'clock, at the Toronto Conservatory of Music, under the auspices of the Women's Musical Club of Toronto.

Mr. and Mrs. Emerson Low of New York have been holiday visitors in Toronto, guests of Mrs. Low's parents, Mr. and Mrs. R. R. Bongard.

Miss Lucy Ashworth is again in Toronto from Vancouver, B. C.

Mr. Alfred Gordon Cameron, of Toronto, entertained at a dance on Thursday night of last week in the early decorated Crystal Ball Room of the King Edward, his mother, Mrs. Alfred Cameron, receiving with him, at the entrance to the ball room. Mrs. Cameron was smartly gowned in silver tissue and silver lace with brilliants. A lovely grey feather fan and a bouquet of American beauty roses completed a becoming toilette. A large orchestra supplied music for the dancers of whom there were three hundred, and supper was served in the Alexander Room. Those present included: Mr. and Mrs. Crawford Annesley, Miss Isobel Cockshutt, Miss Isobel Williams, Mr. and Mrs. Edward Ketchum, Miss Stephanie Waddie, Mr. and Mrs. J. B. McLeod, Miss Eleanor McLaughlin, Oshawa, Miss Anne Osler, Miss Percy Heurne, Mr. and Mrs. J. E. Angus, Miss Evelyn Booth, Miss Gwynneth Osborne, Major and Mrs. Russell Locke, Mr. and Mrs. A. C. Turner, Mr. and Mrs. J. Fraser, Mr. and Mrs. T. A. McAuley, Miss Jean

Macdonald, Mr. and Mrs. Donald Ross, Miss Nadine Anglin, Miss Evelyn Durling, Miss Helen Steele, Miss M. Hunt, Miss Isobel Lockhart, Miss Douglas Ross, Mr. and Mrs. Paul Peters, Miss Grace Crooks, Miss Torsia Scagram, Miss Mary Wilson, Miss Patricia Watson, Mr. and Mrs. McEvoy, Miss Allison Macdonnell, Miss Agnes Dunlop, Miss Aimee Gundy, Mr. and Mrs. B. Higgins, Miss Margaret Griffin, Mr. and Mrs. Latham Burns, Miss Aimee Gundy, Miss Betty King Smith, Miss Adele Taylor, Miss Frances Gurney, Miss Peggy Gunn, Miss S. Ely, Miss Helen Gurney, Mrs. Alfred Caulfield, Mr. and Mrs. W. R. Watkins, Mr. and Mrs. Donald Macintosh, Miss Stratton, Miss Virginia Gundy, Mr. J. K. Crawford, Mr. and Mrs. Gordon Phippen, Major and Mrs. G. Smith, the Misses Athol and Margaret Baines.

Prince and Premier

ALTHOUGH Mr. Baldwin's message to the Prince of Wales left to his Royal Highness's judgement the question of returning home, there is no doubt that the Prince would be able to read into the message the official view that his expressed readiness to return, should be put into action. The fact that the Prince announced his return, not only to the Queen but also to the Prime Minister, shows that he realized that the matter was regarded as of importance by the Cabinet.



DOROTHY
Two year old daughter of Mr. and Mrs. Gordon Jones, of St. Leonard's Avenue, Lawrence Park, Toronto.
—Photo by T. Eaton Co.

Another Scientific News Item

IT IS reported from Wigan that a superannuated checkweighman has designed a pint pot that will hold a quart. This has never been done before, and if the inventor's claim can be justified far-reaching results may be expected.

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THE ANTISEPTIC LINIMENT



Elizabeth Lady Shaughnessy of Montreal, entertained at a family dinner on Christmas night.

Lady Williams Taylor, of Montreal, will be shortly at her new beach residence in Nassau, Bahamas. It is one of the most delightful residences in the winter colony of Nassau.

Mr. and Mrs. T. B. Macaulay of Montreal, spent the New Year weekend at their place at Hudson Heights.

A large number of well-known people spent Christmas at the Ritz-Carlton, Montreal, among them Lady Carson, Madame and Mlle. Bourgeois, Mrs. William Hope, the Misses Hersey,

Miss Katharine Christie of Toronto, has been the guest of Mr. and Mrs. W. R. G. Holt, of Montreal, at their country place at St. Margaret, one of a house party of ten.

Mr. and Mrs. Gordon Gale, of Ottawa, entertained recently at a most delightful dance at the Royal Ottawa Golf Club in honor of their daughter, Miss Marian Gale, the guests being several members of the younger set who are not yet out. Christmas decorations were tastefully arranged everywhere, evergreens, holly and mistletoe, poinsettias, Christmas bells and flowers of scarlet and white and many colored balloons making charming effect. Mr. and Mrs. Gale and Miss Marian Gale



MRS. G. K. GAINSFORD, OF WINNIPEG

Daughter of Sir Hugh John Macdonald, and granddaughter of Sir John A. Macdonald, one of the Fathers of Confederation, took a prominent part in the pageants staged in Winnipeg during the recent Confederation Jubilee festivities.

Mrs. William Starke of Montreal and Miss Anne Starke are at Cannes, South of France, where they spent Christmas.

Madame and Mlle. Magdeleine Hebert spent Christmas in Quebec but returned to the Ritz-Carlton directly after the holiday.

Hon. Adolphe and Madame Turgeon, Lieut.-Col. and Madame J. D. Broussseau and Capt. Guimond had luncheon recently with their Excellencies Lord and Lady Willington at the Citadel, Quebec.

Lieut.-Col. and Mrs. Allan Magee of Montreal, have been spending the New Year week at St. Margaret in the Laurentians.

Mr. and Mrs. Montague Bate and their children, of Montreal, were holiday visitors in Quebec, guests of Mr. and Mrs. R. P. Kernan.

General J. H. MacBrien, of Hamilton, Ontario, was a holiday guest at the Ritz-Carlton, Montreal.

received at the entrance to the ball room, Mrs. Gale wearing a lovely dress of mother of pearl sequins over pink and carrying a green feather fan. Miss Gale was in a frock of deep rose georgette and lace, with a shoulder bouquet of roses and lilies of the valley. Music for the dancing was supplied by an orchestra, and a buffet supper was served at half-past eleven. The guests, who numbered about one hundred and fifty, included the following from out of town: Miss Ruth Sedgwick, Miss Roslyn Arnold and Miss Jean Brody of Montreal; the Misses Mahol and Jean Dunlop, of Pembroke; Miss Allison MacLachlin and Mr. Donald MacLachlin, of Arranville; Mr. Norman Gilles, of Brantford; and Miss Elizabeth Kenny and Mr. Ramsay Kenny, of Buckingham.

Mr. W. Henry Bell, of Montreal has been a holiday visitor in Winnipeg, guest of his son-in-law and daughter, Major and Mrs. Jack Sifton.

Mr. and Mrs. Hugh Lanctot of Wakefield, Quebec, spent Christmas in the



MRS. GEORGE P. DOTY, OF OAKVILLE

Who before her recent marriage in Ottawa was Miss Marjorie Trembeth Luke, daughter of Mrs. S. A. Luke, of Ottawa.

—Photo by John Powis.

ancient capital with Mr. Lanctot's father, Mr. Charles Lanctot.

Hon. W. S. Monroe, one time Prime Minister of Newfoundland, and Mrs. Monroe, have recently been visitors in Montreal.

Lieut.-Colonel and Mrs. Herbert Molson and their family of Montreal, entertained at a New Year house party at their country place at Ivy, Que.

The Hon. G. D. Robertson of Ottawa and Mrs. Robertson, have returned from Hamilton, where they were the guests of their son-in-law and daughter, Dr. and Mrs. Thornton Ingram.

Madame L. H. Hebert and Miss Magdeleine Hebert are spending a month in Quebec at the Chateau Frontenac.

Mr. Leon Garneau of Montreal, spent the Christmas season in Quebec with his parents, Sir George and Lady Garneau.

Mr. Ashley Edwards, of Montreal, was the guest in Ottawa of Brig.-General and Mrs. Charles Winter for the holiday season.

Colonel and Mrs. H. Campbell of London, Ontario, were recently visitors in Montreal, guests at the Ritz-Carlton.

The marriage of Miss Helen Ringen Allison, only daughter of Mr. and Mrs. Walter C. Allison, of Rothesay, N. B., to Mr. James Venner Russell, son of Mr. and Mrs. John Russell of Saint John, N. B., was solemnized in St. Paul's Church, Rothesay, at half-past four o'clock on Thursday afternoon of last week. Rev. J. H. A. Holmes, rector of the church performed the ceremony, assisted by Rev. R. Hibbard. The church had been beautifully decorated with Christmas greenery, and the guest pews were marked with sprays of pine tied with white ribbons. The bride party entered the church to the strains of "The Voice that Breathed O'er Eden" sung by the full choir, with Miss Lorna Cochrane at the organ. Given away by her father, the bride wore a gown of ivory bridal satin and old Brussels point lace, made with close fitting bodice of satin and full skirt of the lace touching the ground at the back. Her veil of silk net, bordered with old Brussels point lace, was held to the head with a coronet of seed pearls and orange blossom buds. Her court train was of bridal satin lined with shell pink. She wore white moire slippers finished with a tiny spray of orange blossoms and carried Ophelia roses and forget-me-nots. The bride was attended by Miss Florence Puddington, of Rothesay, and Miss Florence McMullen, of Truro, cousin of the bride, as bridesmaids. Mr. Thomas A. McAvity acted as best man, and the ushers were Mr. Jack McAvity, Mr. Kenneth B. Carson, of Rexton, N. B., Mr. Joseph R. Allison, brother of the bride, and Mr. F. Chipman Schofield, of Saint John. The bridesmaids were gowned alike in powder blue lace over orchid and carried bouquets of Ophelia roses and orchid stocks, tied with butterfly bows of orchid tulle. Their frocks were made with long close fitting sleeves, and skirts draped at the side. Their hats were close fitting felt models, and had clusters of blue and orchid flowers at the side. Mrs. W. C. Allison, the bride's mother, wore a gown of deep violet lace with black hat and silver fox fur. Mrs. C. O. Krieger, of St. Paul, Minn., aunt of the bride, was gowned in a chanel red lace with hat to match. Mrs. Kenneth J. Campbell, sister of the bridegroom, wore a gown of independence blue georgette and lace, with fox felt hat. Following the ceremony a reception was held at "Woodside," the family residence in Rothesay. The bride and bridegroom received in the library, where holly wreaths and greenery with silver bells entwined, were effectively used in the scheme of decoration. The drawing-rooms were done with white chrysanthemums and lighted with tall white candles in silver candlesticks, large silver bell, lined with pale rose petals, was suspended above the bride's chair. In the dining-room Christmas candles and crimson carnations were used for decoration. After the reception Mr. and Mrs. Russell left on a short honeymoon to New York, after which they will reside in Halifax. For travelling the bride wore a frock of figured fawn crepe, a close fitting fawn felt cloche, brown suede shoes, bag and gloves to match, and a coat of hunter's green velvet, with deep cuffs of natural lynx and long shawl collar. The bridegroom's gift to the bride was a platinum wrist watch set with diamonds and sapphires; to the bridesmaids, crystal pendants set in marquise, and to the best man and ushers, sterling silver cigarette cases. Out-of-town guests at the wedding included: Mrs. C. O. Krieger, of St. Paul, Minn.; Mr. and Mrs. Eric S. Morse, of Halifax, N. S.; Mrs. T. H. Allison, Mrs. George Winters and Mrs. Leonard Fraser, all of Halifax, and Mrs. W. A. Connor, of Toronto.

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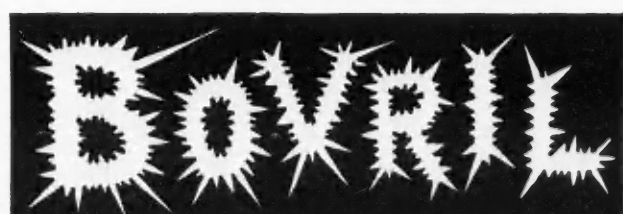
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SATURDAY NIGHT

FINANCIAL SECTION



Safety for
the Investor

TORONTO, CANADA, JANUARY 5, 1929

P. M. Richards,
Financial Editor

Ottawa Asleep at the Switch

Amazing Operations Carried on by Pioneer and Monarch Bond Syndicates Under Aegis of Dominion Charter and Alleged Federal "Inspection"—Public in Grave Danger of Severe Losses

By F. C. PICKWELL

THE western provinces are being infested with a certain type of home and loan investment societies, which presents a serious situation—at least so far as the public is concerned. Two of the most aggressive just now are the Pioneer Bond Syndicate and the Monarch Bond Syndicate Company, Limited, promoted by men with no apparent recognized standing in Canadian financial or business circles. These companies have secured Dominion charters, for quite obvious reasons. In the three prairie provinces it would be necessary to place their cards fairly on the table before government officials, in order to secure permission to sell their "contracts"—which would be next to impossible.

But at Ottawa no questions appear to be asked, so long as applicants have sufficient money to purchase a federal charter. Provincial wishes are not even considered. This presents a lamentable condition, so far as any public protection or prevention is concerned, which is readily taken advantage of by scheming promoters. Once they secure a federal charter there is little that provincial authorities can do, short of the criminal courts. Before action can be taken there, large sums of money are taken from over-credulous people.

SATURDAY NIGHT has already made frequent references to both the Pioneer Bond Syndicate and the Monarch Bond Syndicate, which started originally in British Columbia. The original Pioneer Savings & Loan Society was incorporated on October 14, 1926, under the investment and loan society act of British Columbia. That act was intended for mutual building and loan institutions, and was rebuilt by the savings and loan associations act passed in 1927. The new legislation was instituted as a result of the activities of societies of this kind, largely formed by transient Americans, who presume to operate them in imitation of the methods which prevail in various states.

The promoters of the Pioneer Savings and Loan Society were J. J. Diederich and R. G. Goulet. The 1927 act made it necessary for existing societies to qualify the manner prescribed by the statute, in order to continue their operations. Under the new act the original Pioneer society had to be cancelled, and was finally wound up, with little or no recompense to certificate-holders. Out of this developed the Pioneer Bond Syndicate, headed by practically the same individuals. It was incorporated at Ottawa on September 29th, 1927. Diederich appears to have left it later and organized the Monarch Bond Syndicate, Limited, which was also incorporated at Ottawa on November 3, 1927.

The Pioneer Bond Syndicate has offices in Vancouver, and Regina, Sask., where the prairie drive is being made. The Monarch Company also started in Vancouver, and subsequently opened in Calgary, in order to make an extensive drive in the prairie provinces. The office layouts are anything but impressive. Both promoters received court and newspaper notoriety at the coast.

*

The Pioneer Company's capitalization is \$200,000, divided into 2,000 shares of \$100 each, of which 1,500 are preference shares. The Monarch Company's capitalization is \$100,000, divided into one thousand shares of \$100 each, of which 500 are preference shares. Their methods of operating and general policy are practically the same. How much money these promoters originally put in the proposition is not known, but there is no reason to believe it amounted to anything worth while. In order to keep going they appear to rely on the contracts secured promiscuously by agents from people all over the country.

It is sometimes interesting to check up the record of these itinerant adventurers, before landing here and presuming to take such an altruistic interest in Canadian thrift. When in Portland, Oregon, recently the writer made some inquiries about the operations of certain high-pressure stock salesmen. Included in the list was a man by the name of J. J. Diederich. An interview with a loan company manager in that city provided some rather interesting material, particularly in view of the activities in

Canada of a man answering to the same name, and using somewhat similar arguments.

Prior to the promotion of the above companies Mr. Diederich and an associate, H. W. Liberty, had been selling contracts for a Portland loan and savings company. They conceived the idea of covering a neighboring city, Salem, where it was intimated that the company they represented planned a million dollar building campaign at an early date. They let it be known that all contractors, electricians, plumbers, painters, and anyone interested in building supplies, naturally would receive the preference when this huge movement got under way,—providing they became certificate or contract-holders.

The re-action was as anticipated. These people were all anxious to get in on the big million-dollar program. If it would pave the way to be contract-holders with the Portland company, they surely would not have any objection to making a "safe investment". The campaign went along nicely till someone got in touch with the head office in Portland, and discovered that no such plans were even contemplated.

Finding that they had been deceived by the glib-tongued salesmen, the contract-holders immediately demanded the return of their money,—and finally got it. Criminal action was contemplated against Diederich and Liberty by the Oregon Corporation Department, but owing to some legal technicalities the action was not carried through. However, they were at once discharged by the Portland company, and their standing in that city is anything but good. It was not long after this that they turned up in British Columbia.

When in Calgary the writer called at the unattractive office of the Monarch Bond Syndicate. Unfortunately Mr. Diederich was away in Southern Alberta on a business trip, but his chief assistant and manager for Alberta, R. L. Kulpas, proved to be quite a talkative young chap. He was not averse to giving certain information dealing with the company's operations. Among other things he intimated that the Monarch Bond Syndicate had already contracted over \$1,000,000 worth of business since starting operations.

"Would that be the net or gross amount of business, Mr. Kulpas?"

"Oh! I think," with some hesitation, "that would be the gross amount of term-contracts, ranging from five to fifteen years."

"What form of guarantee, by way of protection to the investors or certificate holders, is your company able to give?"

(Continued on Page 23)

Educating a World Market

Canadian Tobaccos Gradually Overcoming Long-standing Prejudice Both at Home and Abroad—Movement of Commercial Significance to Empire—Much Missionary Work Still to be Done

By COL. J. BRUCE PAYNE

AT THE landing of Champlain at Quebec in 1608 he found a welcome by the natives (Indians) with whom he, on various occasions, smoked the pipe of peace. The tobacco used was grown by the Algonquin tribe of Indians near Lake Huron, in Ontario, and was traded by this tribe, to other tribes generally, throughout the North American continent, for centuries. In fact it came down as an Indian legend that this Algonquin tribe was looked upon as being agriculturally inclined and not warlike and roving. It may be that from them the seed was obtained for the first planting of tobacco in the Virginias, Carolinas and Kentucky.

The early settlers in Quebec, planted their garden patches of tobacco for their own use, and history does not throw much light upon tobacco as a commercial commodity in Quebec until the dawn of the eighteenth century.

In the early part of the eighteenth century, we Canadians had some family troubles with our cousins of the South, and many of the Quebec "coureurs de bois" and adventuresome spirits, participated in the siege of Detroit, and, when peace was restored, many of them settled in Windsor, Chatham, in Essex and Kent Counties, Ontario, (where the Algonquins used to flourish) and they, and their descendants have ever since planted tobacco, as a portion of their crops.

For generations the tobacco grown in Quebec was known as "Tabac Canadien" and the trade in general classed it as being the finest tobacco grown. This was largely because the "habitant" smoked it in a crude and unrefined form, or fermented it "tout ensemble" in a tight box, in the room above the kitchen, near the stove pipe, after which he often kept it down cellar. Under these conditions the smell, in the bale, would make you sneeze, and the smell of the smoke, that came from the soggy old seasoned clay pipe, was very offensive to sensitive nostrils, and, under similar conditions to-day is likewise objectionable. For the past hundred years an aromatic tobacco known as "Quesnel" or "Canelle" has had a very good local reputation. There are other aromatic tobaccos cultivated known as "Parfum d'Italie", "Petit Canadien", "Oubourg" as well as a great variety of mild types, and some very powerful, all having their votaries. Quebec is credited with growing twenty-three varieties.

It would take altogether too much space to relate all the reasons for the wonderful improvement in Quebec tobaccos during the past twenty-five years. In 1896 I was instrumental in inducing a Tobacco company to remove its plant from Montreal to Granby, and many a pilgrimage I made subsequently, with the late John Archibald, to Ottawa, to try and induce the Government to make changes that would encourage the manufacture of

domestic leaf. A Customs duty of 10c. was put upon foreign leaf to a consumption of 99% Italian grown factories. This helped a bit.

The big change was made in 1908, when the collection of revenue was adjusted by putting 28c. a pound on Foreign tobacco, an excise of 10c. a pound on manufactured, a \$2. a thousand excise on cigars, in lieu of 40c. excise on tobaccos and 10c. on foreign, and \$6. a thousand on cigars. It meant that the manufacturer who persisted in using foreign leaf only would pay the same as before, but the patriotic Canadian was encouraged to devote at least one of his talents, to working for the progress of his country.

For many years slow progress was made in overcoming the inherent prejudice of our manufacturers and of our own people. Even when the 28c. on foreign leaf was increased to 40c. to help pay our war debts, there were some who would not use a leaf of domestic tobaccos, in fact there are still five cigar factories in Canada that do not use any domestic leaf, despite the fact that the two largest cigar factories in Canada use immense quantities of Quebec cigar leaf.

For some years past every tobacco manufacturer in Canada has been blending in domestic leaf. The Federal statistics for 1926 showed that 44.4% of all the tobacco taken by Licensed Manufacturers for use was Canadian tobacco, and in 1927 it reached 48% but in 1928, the 47.5% showed we had passed the crest. I hope that Canada will eventually equal Italy where, during the past fifteen years, the change has been made from 50% foreign leaf to a consumption of 99% Italian grown leaf.

When the United Kingdom preference was only 25c its manufacturers said colonial tobacco was no good. When it was raised to 50c. they found a lot of good colonial tobacco, and, if the Government would now raise it to one dollar, the manufacturers would soon become as patriotic as Italians, and the people would find the quality vastly improved. Or, if the United Kingdom Government would adopt the Canadian system of Customs duty, and Excise duty, it would soon win back a lot of export business, and distribute a lot of Empire tobacco over the world.

Planters from the Southern States of the U. S. A. have been flocking into Ontario during the past three years, growing tobacco for the English market. Many of them tell me that our virgin soil, and our climate, supplies more genuine stamina than their own worn out soils; that a pound of our best grades will carry further for blending than two pounds of the U. S. A. similar grades.

(Continued on Page 28)

GOLD & DROSS

CANADA PAVING AND SUPPLY CORP.

Editor, Gold and Dross:

I am considering the purchase of some of the new offering of first preferred shares of the Canada Paving and Supply Corporation, but before doing so I would like very much to get your advice, as I have often benefitted from it in the past. Can you tell me something about this company, which I understand is a new one, and what you consider its prospects to be? Are the 7 per cent. cumulative first preference shares a safe investment?

L.A.K., Toronto, Ont.

While the companies that went into this amalgamation were established businesses, the Canada Paving and Supply Corporation is itself new and it remains to be seen how it is going to work out over a period of time. Thus its shares possess, in some degree at least, the element of uncertainty that always attaches to new enterprises. For this reason the shares are not entitled to the highest investment rating at this stage, although I think the prospects are excellent that time will prove them good. It is because the amalgamation has yet to prove itself by actual results that the company offers you the inducement of a 7 per cent. divi-

dend rate, a bonus of three no-par common shares with each ten of the first preference shares, and the attractive convertible feature by which the first preference shares may be exchanged at any time into common shares on the basis of three of the latter for each of the former.

This issue of first preference shares appears to be well protected from the standpoints of both earnings and asset values. For the three years and eleven months ended November 30, 1928, net earnings after providing for depreciation and income taxes averaged \$401,300 per annum, which is equivalent to \$20 on each first preference share to be outstanding. The auditor's certificate shows that net earnings were on a steadily ascending scale during this period, rising from \$247,694 in 1925 to \$496,701 for the full fiscal year ending in 1927, and to \$463,590 for the eleven months ending November 30, 1928. For the latter period these net earnings were equal to \$23.17, or over three times dividend requirements, on each first preference share, and to \$4.14 on each share of common stock. Thus considerable interest attaches to the convertible feature in this first preference stock issue.

It should perhaps be pointed out that the period covered by the earnings figures in the prospectus was one of great growth and expansion in the Border Cities and vicinity, where the companies that went into this amalgamation all have their headquarters, and that possibly the future may not be so kind to the contracting and builders' supplies business. On the other hand, there is no present indication of any decline. The indications are, in fact, that the volume of business offering in that district should increase progressively over the next several years. The company seems likely to enjoy very capable management.

As regards the asset values behind these shares, the net tangible assets as at December 1, 1928, are certified at a figure equivalent to \$176 for each preference share to be outstanding. Current assets are certified at \$1,552,447 and current liabilities at \$552,447, leaving net working capital of \$1,000,000 and giving a working capital ratio of approximately 3 to 1.

In short, the first preference shares appear to me to be a distinctly attractive purchase for any investor who does not demand the utmost in present safety and who welcomes the opportunities for profit presented by the bonus of common stock and the conversion feature.

WHAT A MIND SWOBODA MUST HAVE!

Editor, Gold and Dross:

I have received (entirely unsolicited) some literature, which I am enclosing, from one Alois P. Swoboda, of 11 West 42nd Street, New York City. I wish you would look over it and let me know what you think of Mr. Swoboda.

O.C., Carman, Man.

I think Mr. Swoboda should be in jail. His proposition is so obviously fraudulent that the Postmaster-General of Canada should take immediate steps to ban his literature from the Canadian mails.

This is only one of many such schemes that Alois P. Swoboda has attempted to "put over" on the public. Two or three years ago after offering the public shares in Mexican mines, he was broadcasting his offer of "Four Priceless Secrets Worth Millions" and his system of acquiring health and strength that was warranted to give you "the vitality of a wild man," in connection with which his literature contained such statements as "The thrill of a wild man is something that is experienced only by those who are fully developed functionally. It is the 'wild' vitality that makes supermen." Whatever the powers of Mr. Swoboda's health system, his literature was wild enough in all conscience. Further on in the same circular he offered to communicate to the public "the natural law which keeps a lion or tiger vital and well so that it will enliven every one of the twenty-five thousand quadrillions of living units in your body."

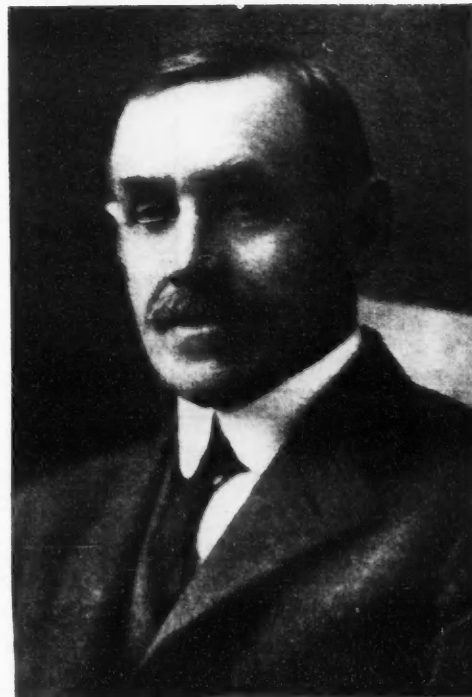
Now Mr. Swoboda has discovered a new natural law. He is offering the world "The New and Universal Prosperity Through the Swoboda Economic Principle and Dahlgren." Dahlgren, it may be explained, is a mysterious individual who has the uncanny power of "being able to sense, find and locate oil, gold and minerals of every character." Swoboda does not say how he came by this miracle man and contents himself with dubbing him "Dahlgren the Great All-Seeing." Of course the Dahlgren process takes

(Continued on Next Page)



C. E. NEILL
General Manager of the Royal Bank of Canada, which has established a number of records in its annual report for 1928. Assets at \$909,395,884 are the largest ever reported by any Canadian Bank, while profits at \$5,881,253 have also reached a new high mark.

—Photo by "Who's Who in Canada"



ROBERT E. HAIRE
President and Managing Director of Canada Gypsum and Alabastine Limited, which has just completed extensive new head office buildings at Paris, Ont.

—Photo by "Who's Who in Canada"

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GOLD & DROSS

WHAT A MIND SWOBODA MUST HAVE!

(Continued from Page 21)

all the hazards out of mining. It is simplicity itself. As Swoboda's literature says, "All doubt and speculation are eliminated. Dahlgren first finds the oil, gold, silver, copper, iron, lead, etc., etc., and then money is used for the purpose of reaching it along the shortest line." What could be easier or simpler than this?

Swoboda generously gives the public a chance to "get in on this good thing" by allowing it to contribute the money to be used in reaching the oil or ore. "No one in his wildest dreams of desire," says Swoboda, "could have foreseen or visualized a man of the Dahlgren type, nor could anyone have logically hoped to meet such an individual, but he is here." This is not quite accurate. Swoboda himself evidently visualized such a man, and the result of such visualization is that he is here—in Swoboda's literature.

GRANBY CONSOLIDATED

Editor, Gold and Dross:

I would much appreciate some information on Granby Consolidated Mining, Smelting and Power Company, as to nature of operations, cost of production, etc., earnings, dividends and general outlook. Does it produce anything besides copper? I have been "tipped off" to buy a block of shares with the idea of making a quick profit.

W.S.F., Winnipeg, Man.

I don't know about a quick profit, but I think that the stock holds fairly good possibilities for a hold, in view of the company's rapid expanding earnings. In addition to copper, Granby Consolidated produces gold and silver, from properties located mainly in British Columbia. It also owns coal fields covering an extensive tonnage of bituminous coal, and a coke and by-products plant to supply fuels for the smelter.

The company is now developing the Bonanza orebody, considered to be a potential source of cheap copper, and expects that it will start production there in the summer of 1929. The company has made considerable progress in reducing costs of production, the present figure being 8.74¢ per pound, which compares with 12.15¢ in 1927.

The earnings record of the company in recent years has left much to be desired, deficits having been reported after depreciation and depletion, in each of the last eight years. However, dividends, after being omitted for seven years, were resumed with a payment of \$1 per share in July, 1927, which was designated as capital distribution. A similar payment was made on May 1st, 1928, and this amount was continued as a quarterly distribution until December, when a declaration of a quarterly dividend of \$1.50 raised the annual rate to \$6.

In the first three quarters of 1928, income, before depreciation, depletion and federal taxes, increased 85.8 per cent., amounting to \$4.88 per share as compared with \$2.63 for the same period of 1927. On the same basis the income for the full year 1928 has been unofficially estimated at around \$7.59 per share. The company is in an improved position by reason of the termination of an unfavorable smelting and refining contract on September 21st last. It has also recently arranged to sell its output through the newly organized Phelps Dodge Sales Company Incorporated. Generally speaking the present outlook is quite favorable.

WESTON ELECTRICAL INSTRUMENT CORP.

Editor, Gold and Dross:

Please let me have your valued opinion of the chances for the Weston Electrical Instrument Corporation. What kind of electrical instruments does the company manufacture? You might also state what it earned per share in 1927, as well as in 1928, if you have the figures. What is the difference, as regards possible income, between the common and Class "A" stocks? Are they good stocks to buy?

S.N.D., Outremont, Que.

As a result of the recent improvement in earnings, both the common and Class "A" stocks appear to have moderate speculative possibilities for the long pull. However, it should not be forgotten that the possibility of appreciation as regards the Class "A" stock is limited by the redemption price of 37½. The company manufactures electric measuring instruments, such as voltmeters, ammeters, wattmeters, etc., including over four hundred varieties. The company reported a decline in earnings for 1927, net being equivalent to only \$1.77 per common share, compared with \$2.40 in the previous year. The Class "A" stock participation in the respective periods was \$2.77 and \$3.40.

With the improvement in the industry, a slight expansion was registered during the first three quarters of 1928, income amounting to \$1.45 per share, and Class "A" participation to \$2.20. The Class "A" stock is entitled to \$2 per share, after which the common received \$1, and then both participate in the distribution of any balance, share and share alike. The company's balance sheet of August 30th last showed it to be in a strong financial position at that date, with current assets of \$2,167,324, as against current liabilities of only \$146,954.

NATIONAL RADIATOR DEBENTURES

Editor, Gold and Dross:

I would like some information regarding National Radiator Corporation 6½ per cent. debentures, which have had a considerable decline in value. Would it be better to hang on or sell?

M. K., Montreal, Que.

Not long after the merger of companies resulting in the National Radiator Corporation, earnings of the latter fell off sharply as a result of a price war in which the company became involved with American Radiator, with the result that the company's income account for the twelve months ended September 30th last showed a net loss of \$331,419 after interest and federal taxes. A balance sheet of the same date, however, indicated that the company was still in a satisfactory financial position, with a ratio of current assets to current liabilities of 16½ to 1. While quotations on the company's securities naturally dropped off sharply as a result of the unsatisfactory earnings position, the situation at the present time looks a good deal better than it was. New management undertook the direction of the company's affairs about two or three months ago and the price war has been ended, with the result that the company's earnings, while still leaving room for improvement, are reported to be now running at a good deal more satisfactory rate.

If this improvement continues, as there seems good ground for hope that it will, quotations on the debentures will naturally improve with it. In my opinion you might well continue holding them for the present and I would suggest that you write us again in about three months time for a report on the situation then.



F. E. MEREDITH, K.C., D.C.L., L.L.D.
Head of the well-known Montreal firm of Meredith, Holden, Heward and Holden, who has been appointed a director of the Royal Trust Company. He also is a Director of the Bank of Montreal, the Canadian Pacific Steamships, Limited, the Liverpool and London and Globe Assurance Company and other companies, and is on the advisory board of the National City Company, Limited. He is an L.L.D. of Laval University, of which he is a graduate, and a D.C.L. of Bishops College, Lennoxville, of which he is also a graduate and chancellor. He was called to the Quebec bar in 1887, and was batonnier of the Montreal bar in 1907.

—Photo by "Who's Who in Canada"

APEX AND DAVIDSON CONSOLIDATED

Editor, Gold and Dross:

What is doing on Apex Gold Mines? Is it the new or old stock that is now listed on the exchange? Is Bilsky an experienced mining man? What cash have they in treasury and what properties have they acquired? Secondly, have the present directors of Davidson Consolidated Gold Mine done any development work in last two years? What amount of cash is still in treasury, and have the taxes been kept paid up on these properties?

—C. E. G., Toronto, Ont.

There is no activity on the holdings of Apex Mines Ltd., at present. The old stock is still listed, for some reason. A. M. Bilsky is an experienced mine operator. The treasury is understood to be low in funds. The new properties acquired are in Rouyn township, adjoining Thompson-Cadillac holdings there, and another group in Dufresnoy, adjoining Newbec. Also a group of 24 claims, formerly held by Abitibi Volcanic Syndicate, were acquired in May. All of these outside properties have only had assessment work and nothing is known of them.

Nothing has been done on the Davidson Consolidated property for four years. Cash assets are negligible. The property has been maintained in good standing. In August the managing director said:—"The property is at present closed down and in view of the present stringent condition of the money market we do not expect to resume work for some time. It is just possible that work may be resumed after the first of the year."

BENDIX CORPORATION

Editor, Gold and Dross:

Can you give me some information on Bendix Corporation? I would like to know what it yields, whether the dividend rate is likely to be increased or not, just how the company is situated in its industry, how its profits are running and how they are likely to run in short, all you can conveniently tell me about it. I am sincerely sorry to bother you again so soon and to ask so much, but I don't know where else to go for information that is reliable.

—M. W. S., Quebec, Que.

If you are looking for a profit in the near future, I would not advise the purchase of Bendix Corporation common, as although I am very favorably impressed with the company's long pull prospects, I think that at current quotations the stock lacks near term attraction. The yield at current quotations of 102, which is equal to approximately fifteen times the indicated 1928 earnings, is only 2 per cent., and an early increase in the dividend rate is not in prospect.

The company owns, subject to an outstanding one-fifth interest in royalties and other proceeds, more than 45 United States patents relating to the Bendix drive, which protects the company until 1941. It also owns the entire outstanding stock of the Bendix Brake Company, which ranks as one of the principal producers of four-wheel braking systems, and three-fourths of the outstanding stock of the International Germand Motors Limited. It recently acquired a 55 per cent. interest in Eclipse Machine Company, manufacturers of Bendix drive and aircraft equipment.

In addition to receiving royalties from the manufacture of the Bendix drive, which is standard equipment on more than 90 per cent. of all cars made on this continent, the company is receiving a growing volume of profits from its brake division. Companies now using

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Each letter of inquiry should refer to one company or security only. If information on more than one company or security is desired, the sum of fifty cents must be sent with the letter for each additional company or security inquired about. If such additional inquiries relate to mining or insurance matters, they should be written on separate sheets of paper.

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GOLD & DROSS

Bendix brakes include Marmon, Erskine, Studebaker, Durant, Hudson, Lincoln, Falcon-Knight, Locomobile, Stearns-Knight, etc. The Bendix Corporation is also manufacturing a disc wheel and brake for use on aeroplanes, which has been adopted by a number of leading manufacturers on this continent and abroad, and which is expected to add considerably to the company's total earning power. It is officially estimated that plants have a capacity of more than \$25,000,000 annually.

Following the two for one split-up early last Fall, the common stock outstanding has been increased to 450,000 shares. The company has no preferred stock and is gradually reducing its funded debt, which amounted to \$900,000 on July 31st, 1928. The belief is held in some quarters that any increase in dividends from the present \$2 rate will await the complete retirement of the funded debt.

Although the company's capacity has been more than doubled during the past year, the company's plant has been operating practically at full time in 1928, reflecting not only a record-breaking volume of domestic business, but also a steadily mounting volume of foreign sales. Earnings for the first nine months of 1928 amounted to \$4.71 per share on the present capitalization, and total 1928 returns are estimated at between \$6 and \$6.50 per share. In view of the prospects for a continuance of the present high level in motor car production, the Bendix Corporation itself expects a further material expansion in earnings in the coming year. However, I think that quotations on the stock have already gone a long way towards discounting this outlook.

POTPOURRI

A. M. J. Merlin, Ont. Both CITIES SERVICE common and IMPERIAL TOBACCO OF CANADA common have possibilities for a hold. Of the two I would recommend Imperial Tobacco as the more conservative investment, yet one having good long-hold possibilities. However, your present BANK OF MONTREAL stock has itself good prospects for further appreciation in value over the next few years. This country seems to have definitely embarked on a period of growth and prosperity, which can hardly help but favorably affect Canadian bank stocks generally. The Bank of Montreal among them. However, if you wish to make the change, any brokerage house will handle the matter for you.

E. H. T. Elbow, Sask. The PRAIRIE COAL COMPANY LIMITED defaulted under its deed of Trust and Mortgage and as a result of this default the property was recently brought to sale and disposed of by public auction in the city of Calgary, for the sum of \$25,000. Under the deed of trust and mortgage there were certified and issued bonds aggregating \$186,000 and of this amount bonds having a par value of \$3,800 were set aside to cover the fractional certificates. I have not received a complete accounting from the sale, but you will see from the foregoing that after the expenses have been paid your fractional certificate is of little value. A. B., Grande Prairie, Alta. A survey of the property holdings and stock interests of MANITOBA BASIN leaves a definite impression in my mind that this company has possibilities. The Rottenstone Lake claims, the Jack Nutt property, the tin claims and the large acreage in the Sherritt-Gordon area give this stock an attractive look. In this, the pre-development stage, the offering is naturally speculative but it has a healthy color. The management is good.

L. T. J., Upper Melbourne, Que. SISCOE GOLD has completed a mill on its gold property in Northwestern



A. A. RYLEY
Who has been appointed General Manager of the Canada Bread Company, Ltd. He has been associated with the company since 1912 and has been a director for twelve years. For the past sixteen years he has been manager of the Winnipeg business.

—Photo by "Who's Who in Canada"

Quebec, and proposes to be the first producer in that area. It is a pioneer and naturally there is always some element of doubt in such cases. For instance, will the ore be up to the average claimed by its officials? It should, of course, as they are men of ability, and if it does the property has prospects of becoming a fairly profitable small gold mine. The real test will come under production. It is idle to make predictions at this time where in a few weeks there will be something definite to base them on. I cannot find that the ALLIED SYNDICATE shares have any market. The properties are located in different parts of Rouyn area and the limited amount of work on them showed nothing of economic consequence. You can pretty well forget it.

J. E., Toronto, Ont. Little work has been done on the WRIGHT-CARROLL property and so far it has proved nothing by the value reflected by other properties near by, particularly Kirkland Gold Belt and Pawnee. As those latter are still far from being mines the value of Wright-Carroll shares is highly problematical. The company seems content to await results on its neighbors and for that reason attracts no attention and there is no public market for the shares.

H. T., Quebec, Que. There is frequently a market for shares of KIRKLAND PREMIER in Montreal, and any mining broker can secure you the latest quotation. Work is being continued at the property and some ore has been developed, but it averages quite low grade. There has been some talk of production, but at the present time the outlook is decidedly speculative.

Ottawa Asleep at the Switch

(Continued from Page 21)

"We plan to invest the money in first mortgages. The Monarch Company cannot invest this money itself, owing to charter conditions, but plans to incorporate a subsidiary company, which will invest the money. In this way the Monarch will have not only the confidence of the mortgagee, but the guarantee of the loaning company."

"The subsidiary company has not yet been formed?"

"No, not as yet."

"Has the company issued any financial statement, which might be available?"

"Yes, I think there is a financial statement, but Mr. Deiderich has complete charge of that department. I could not go into any details personally, without his sanction. He would no doubt be glad to show you the company's financial position."

"I presume your company is now carrying quite a substantial bank account, Mr. Kulpas, in view of the million dollars in contracts. Would you mind giving the name of the bank carrying the account?"

Mr. Kulpas hesitated at this point, and then replied: "The company's account has been placed with the First National Bank in Bonner's Ferries, Idaho."

"But why place your account with an American Bank when there are several much stronger banks in Canada, with large branches right in Calgary?"

"Well," he pondered, "You see our company is somewhat of a competitor of the Canadian banks, and in view of the fact that we are infringing on their territory they are not any too friendly. Since we are unable to secure any co-operation from that source it is only natural that we should not feel like placing our account with Canadian banks."

"That would account for your deciding to place the Monarch Bond Syndicate's account with an American bank?"

"Yes."

"Since you suggest that the Monarch Bond Syndicate is more or less of a competitor of the Canadian banks,

and your company has a Dominion Charter, would you mind telling me if the Dominion Government has made any inspection of your company since starting operations?"

Mr. Kulpas appeared to be rather taken with this question and lost no time in going into an outer office for a book, which had been nicely bound and made up for the use of stock salesmen. He turned to one of the most conspicuous letters and handed it over with considerable obvious pride. "That speaks for itself," he commented.

The letter in question happened to have been sent from the Finance Department at Ottawa some time ago, and purported to intimate that an inspection of the Monarch Bond Syndicate was being made, or would be made, by one of the department's inspectors. This was suggested to mean that the company was more or less under government supervision. And that is no doubt the reason the letter was playing such a prominent role in the Monarch's stock-selling propaganda.

"This letter is dated several months back. Have you any record of the Dominion government's report on your company, since that letter was written?"

"No, so far as I know there has been no further correspondence or report from the finance department at Ottawa."

"For that reason you naturally take it for granted that the Monarch Bond Syndicate has met with the approval of the finance department?"

"I would say so. At least we have nothing to the contrary."

That was about all that Mr. Kulpas was disposed to discuss, without the sanction of Mr. Deiderich. He did say that several agents were working in Alberta and parts of Saskatchewan.

"By the way, Mr. Kulpas, there is a Mr. R. G. Goulet, who has been prominently mentioned with Mr. Deiderich as one of the promoters of the Pioneer Savings and Loan Society. It is not many years since there was a Mr. Goulet at the coast who had considerable experience as a subscription

salesman. He was more or less what might be termed a sheet-writer. I am wondering if this might not be the same man."

"I am rather inclined to think that Mr. Goulet did have experience in the subscription business. He may be the same chap."

The substance of this interview should form an interesting study for the finance department of the Ottawa Government, as well as the administrator of federal charters. Since there does not appear to be any question as to the authenticity of the letter, it might be worth while knowing if the Ottawa Government, or its department, ever made an investigation of the Monarch Bond Syndicate and its operations. If so, what became of the report? According to Mr. Kulpas they have not received any further word from Ottawa. If there has been an investigation it is about time that the general public, particularly in the western provinces, were advised of the judgment of the Dominion authorities.

While SATURDAY NIGHT is not impressed with the standing of this company, and representations being made, one can understand how they might make unsuspecting people in the country believe they were doing business with a company, ostensibly under government inspection, and presuming to compete with the banks. Every contract-holder receives a small account book, which is somewhat similar to a savings account book used by the banks. As a matter of fact the claims of this and similar companies would seem to be dangerously near an infringement of the banking act. The account book is supposed to have withdrawal privileges, but distinctly states in the rules and regulations that the account is not subject to cheque. Contract-holders are requested to bring or mail the book in when they wish to remit or draw money.

Here is an illustration: If Annie Murray pays \$10.50 monthly for one hundred and eighty months, with six per cent. interest per annum, compounded semi-annually, at the end of this term she will be entitled to \$3,000.

(Continued on Page 28)

New Year's Investments

As a result of continued prosperity, Canadian investment securities are even more strongly secured than hitherto. This fact, together with current substantial income returns, render Canadian Government, Municipal and Corporation Securities increasingly attractive as a form of investment. A carefully selected list of such securities, yielding from 4.60% to 7.14%, is outlined in our January Bond List. Copy will be furnished upon request.

36 King Street West, Toronto, Ont.
Telephone: Elgin 4321.
Wood, Gundy & Co., Limited

REAL ESTATE BONDS

Balfour Building Limited 6% First (Closed) Mortgage Sinking Fund Bonds Due 1 October, 1943
Montreal Apartments Limited 5 1/2% First (Closed) Mortgage Sinking Fund Bonds Due 1 July, 1940
PRICE—25 and accrued interest to yield over 8.10%
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255 Bay Street Toronto 2.

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Stock and Investment Brokers. - Established 1886
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E. W. Bickle & Co. and J. A. G. Clarke & Co.

wish to announce an amalgamation
of their respective firms
under the name of

Bickle, Clarke & Co. Limited

to deal in

Government, Municipal and Corporation Securities

330 Bay Street
Toronto
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INVESTMENT BY MAIL

A Complete Service

THE world-wide investment facilities of The National City organization are available through our department for Clients-by-Mail

This service is available to investors everywhere in Canada—to the individual purchaser in small amounts no less than to the larger institutions.

We welcome inquiries for advice about investments.

The National City Company
Limited

—Securities for Sound Investment.
Head Office—St. James and St. Peter Streets—Montreal
10 King Street East TORONTO 204 Blackburn Building OTTAWA 71 St. Peter Street QUEBEC



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Insurance Company of Canada

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MERCANTILE FIRE



INSURANCE CO.

Security Over \$64,600,000

IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY



ESTABLISHED A.D. 1905

The Canada National Fire Insurance Company

Head Office, WINNIPEG, MAN.

A Canadian Company Investing Its Funds in Canada.

E. F. HUTCHINGS, President.
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Application for Agencies Invited.
Toronto Office: 24 Adelaide St. W.
W. H. GEORGE, Superintendent of Agencies.

Niagara Fire Insurance Co.

Incorporated 1850

Assets Dec. 31st, 1927 \$24,539,772.69

Full Canadian Deposit Canadian Department
W. E. FINDLAY, Manager.
MONTREAL

NORTHERN ASSURANCE CO. Limited

of ABERDEEN AND LONDON
Established 1836

FIRE — CASUALTY

Head Office for Canada
Northern Building, St. John St.
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A. Hurry, Manager.
Assets exceed \$110,000,000

British American Bank Note Company, Limited

(Incorporated 1866)

Head Office: Ottawa, Ontario.

Engravers of Bank Notes, Bonds, Stock Certificates, Postage and Revenue Stamps and all Monetary Documents.

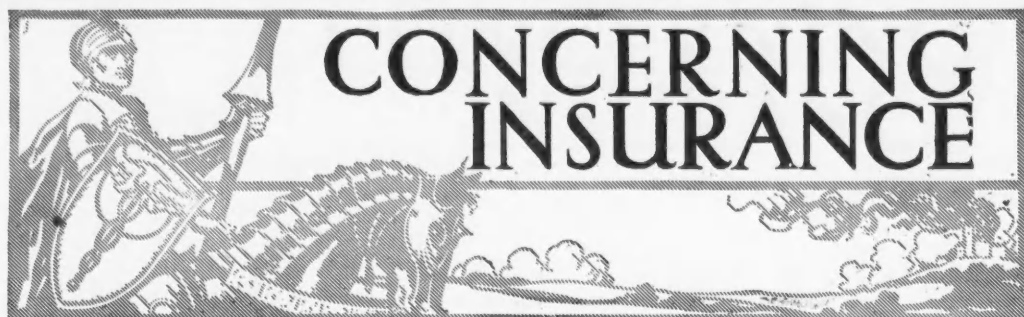
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Branches: Toronto, Montreal, Ottawa

LONDON AND LANCASHIRE INSURANCE COMPANY LIMITED



Security Over \$64,600,000
ALFRED WRIGHT, MANAGER



Commercial Life Reports Big Year

THE COMMERCIAL LIFE Assurance Company of Canada with Head Office at Edmonton reports 1928 as being the biggest year's business in its history. The amount of new business written to the end of November was greater than that written for the entire year 1927, and the company closed the year with well over \$10,000,000 of Business In Force.

The mortality experience continues very favorable, and the investments are all in first class condition.

The Commercial Life which has always shown a disposition to take advantage of the psychology of the season issued a beautifully lithographed Special Christmas Policy. This policy provides for a payment of \$50.00, \$75.00, or \$100.00 per month or whatever amount is desired to the beneficiary on December 15 each year. Without a little spending money Christmas is a very dismal season and this policy is designed to perpetuate the cheerful Christmas.

Heavy Toll of Deaths in Fires Shows Need of Preventive Work

FOLLOWING list of serious fires causing loss of life shows need of more fire prevention work:

	Dead
December 30, 1903—Iroquois Theatre, Chicago, Ill.	572
March 20, 1905—Shoe Factory, Brockton, Mass. Boiler explosion and fire	50
March 4, 1908—Lakewood Grammar School, Collinwood, Ohio.	175
November 26, 1910—Incandescent Lamp Factory, Newark, N. J. Girls on fourth floor trapped in only stairway in centre of building	25
March 25, 1911—Triangle Shirtwaist Factory, New York, N. Y.	145
June 24, 1913—Husted Milling Co., Buffalo, N. Y.	33
July 22, 1913—Binghamton Clothing Co., Binghamton, N. Y.	35
March 9, 1914—Missouri Athletic Club, St. Louis, Mo.	37
October 28, 1915—St. John's Parochial School, Peabody, Mass. No fire escapes	22
October 26, 1916—Hospital, Farnham, Quebec	27
December 11, 1916—Quaker Oats Company, Peterborough, Ontario	22
February 14, 1918—Grey Nunnery, Montreal, Que. Number of babies cremated	50
April 13, 1918—State Hospital for the Insane, Norman, Okla.	38
October 12, 1918—Forest Fires, Minnesota	Over 400
November 12, 1919—Ville Platte, La. People in dance hall over restaurant where fire started became panic stricken and jammed exits	25
October 4, 1922—Forest Fires, Northern Ontario	44
February 18, 1923—Manhattan State Hospital for the Insane, Ward's Island, New York Harbor	27
May 17, 1923—Country School near Cleveland, South Carolina	77
January 3, 1924—Corn Products Co., Pekin, Ill. Dust explosion and fire	42
June 1, 1924—Hope Development School for subnormal girls, Venice, Calif.	24



VICTOR LOFTUS
who has been appointed Assistant General Manager of Canada Bread Company Limited. Mr. Loftus returns to Toronto after fourteen years as Manager of the Montreal business of the Company.

December 24, 1924—Babb's Switch School, near Hobart, Okla. (One-room school)	36
April 8, 1926—Tank Steamer Silvanus, New Orleans, La. Gasoline ignited after collision	35
January 9, 1927—Laurier Place Theatre, Montreal, Quebec	78
September 19, 1927—Beauval Catholic Mission, Prince Albert, Sask. Nineteen children and one nun burned while they slept	20
December 27, 1927—Hospice St. Charles, Quebec. Number of children burned to death	40
April 13, 1928—Garage and Dance Hall, West Plains, Mo. Gasoline explosion and fire caused deaths of thirty-eight people, majority of whom were in the dance hall over the garage	38



GEORGE H. ROSS
Commissioner of Finance for the City of Toronto, who has announced that his discount plans in connection with the collection of taxes will again be put into effect in 1929. The scheme, since its inauguration has met with decided success, and has been of great benefit in arranging the civic financing.
—Photo by "Who's Who in Canada"

Canada Life Distributes Valuable Health Book

BUSINESS continues to suffer greatly on account of the Flu. It is estimated that on an average the staffs of Canadian Concerns are at present reduced by from 10 per cent. to 20 per cent. of their normal strength, and this coming at a busy season is causing much inconvenience.

Prevention is better than cure, and to a noteworthy extent the Life Insurance Companies are doing their best to furnish information as to how the public may avoid the Flu. This is natural to expect, however, as the state of the public health has a great deal to do with the success of this particular business.

Some companies have published notices in the daily press, some have printed articles in their publications or sent out printed slips with their premium notices; while others are offering free of cost to any who wish them, copies of valuable health booklets. The Canada Life Assurance Company, for example, has distributed since the epidemic broke out, many thousand copies of its booklet called "How To Keep Well", and that Company is still mailing copies to anyone who may send an address to the Head Office in Toronto, or to any Branch Office.

Life Span After Middle Age Not Increased

MORTALITY statistics show that about thirty-seven years have been added to the average lifetime of man in the last four centuries, no less than thirteen years having been added since 1897.

But it is also a fact that while the total life span has been materially extended, not much has been accomplished in extending the life span during the late adult years when most can be done by the individual in the way of contributing towards the social and economic betterment of the community and the nation.

The chief gains in average life expectancy have been effected in that part of life below middle age. At the age of fifty-two and beyond, no important gains have been made, so that the present expectation of life at age fifty-two is just about the same as it was a hundred or more years ago.

Golf and Actuaries from Scotland

IT HAS been pointed out that Scotland has provided the world with jokes, golf and actuaries.

Death from Wood Alcohol Cocktail Held Accidental

DEATH resulting from drinking a cocktail containing wood alcohol was held to be accidental by a jury in the Federal District Court of Norfolk, Va., in the case involving the death of Samuel Peyton Flickinger, who carried an accident policy in the Zurich General Accident & Liability. The jury's verdict was for \$6000 in favor of the assured's mother. Mr. Flickinger and his fiancée drank cocktails served at a dinner at the home of friends in Baltimore in their honor. They and their hostess died, and it was claimed by the plaintiff in the case that their deaths were due to wood alcohol in the cocktails. The Zurich denied liability on the ground that the young man's death was caused by his own negligence and alleged violation of the law.

Although Judge D. Lawrence Grover, presiding, overruled a motion to set aside the verdict and grant a new trial, he did reserve final judgment pending appeal notice to the United States Circuit Court of Appeals filed by the defence.

Why Fire Insurance Rate is Steadily Going Down

THE CONTINENTAL has issued a statement by its chairman, Ernest Sturm, to the effect that fire insurance income has been curtailed by better buildings. As an example there might be cited a case in lower Manhattan—one that may be considered typical—where a group of somewhat antique mercantile buildings was torn down and supplanted by a seven-story structure of more modern type. The premium received on the old group amounted to \$1,024 for \$160,000 of insurance, whereas on the new structure of practically the same height and area it comes to only \$203 for \$350,000 of protection. This kind of change is taking place not only in New York, but in all large cities throughout the United States and Canada.

Hanover First Receives Dominion Licence

NOTICE has been given that License No. 1602 was on December 17, 1928, issued to The Hanover Fire Insurance Company, authorizing it to transact in Canada the business of fire insurance, sprinkler leakage and insurance against damage to property of any kind caused by the explosion of natural or other gas.

INSURANCE INQUIRIES

Editor, Concerning Insurance:
Would you be good enough to furnish us with a report on the following companies:

The Merchants & Manufacturers Fire Insurance Co.
Mill Owners Mutual Fire Insurance Company.

Both the above companies have their Head Offices for Canada at the Imperial Building, Hamilton, Ontario.

—P. S., Montreal, Que.

Both the Merchants and Manufacturers Fire Insurance Co. and the Mill Owners Mutual Fire Insurance Co. are regularly licensed to do business in Canada and maintain the required deposits with the Dominion Government for the protection of Canadian policyholders, so that they are safe to insure with for the class of business transacted.

The Mill Owners has been doing business in Canada since April 3, 1923, while the Merchants and Manufacturers was licensed on November 22nd, 1928.

Editor, Concerning Insurance:
In March 1926 I took out a \$1,000.00 Whole Life policy with the London Life Insurance Company and paid two years. Recently I was persuaded to drop my London Life policy and join the local \$2,500.00 Club. I am now wondering if I was wise in doing so and would appreciate your information.

—E. A. V., Kelowna, B. C.

It was the height of folly to drop your whole life policy with a sound company like the London Life in order to join one of those 2,500 Assessment Clubs. The best thing for you to do is to find out if you can get your London Life policy reinstated, and if you can, by all means do so and quit the assessment Club. Time and mathematics have amply demonstrated that the assessment system is an absolutely unsound basis upon which to predicate permanent life insurance benefits. It

Be a Partner with Expert Investors

Investment is an expert profession. It requires skill and experience to keep capital constantly working, to secure the full advantage of compound interest by avoiding wasted days and months in switching funds, and making reinvestments with a minimum loss of time.

The life assurance policyholder pools his modest capital with the huge amounts handled by skilled financiers. He secures a maximum of safety and the benefit of shrewd investment knowledge, and the employment of his funds to the best advantage without paying brokerage fees.

Sun Life policyholders have the advantage of investment through a company which eminent investment counsel in the United States has described as the "wisest life investors on the continent."

SUN LIFE ASSURANCE COMPANY OF CANADA

HEAD OFFICE MONTREAL

Are You Playing the Game?

What compassion extended to a bereaved family can make good the neglect of its late bread-winner? The choicest of neighborly kindness will never match the provisions of Life Insurance as a substitute for their father's care.

Are you playing the game with those gay young hearts?

Great-West Life



HEAD OFFICE - WINNIPEG

Metropolitan Life Insurance Co.

Owned by Its Policyholders

Every Metropolitan policyholder is a part owner of this company. To the policyholders are paid all profits earned. There is no stock and there are no stockholders. Metropolitan is a strictly mutual organization.

CANADIAN HEAD OFFICE - OTTAWA, ONT.

ROSSIA OF COPENHAGEN

DENMARK

J. H. RIDDEL, Manager, Head Office for Canada, TORONTO
E. C. G. JOHNSON, Asst. Manager

REED, SHAW & McNAUGHT,
64 WELLINGTON ST. WEST
ONTARIO PROVINCIAL AGENTS

NORTHWESTERN MUTUAL FIRE ASSOCIATION

SEATTLE, WASHINGTON

HEAD OFFICE FOR CANADA, HAMILTON, ONTARIO.

Writing Fire Insurance at Cost
Assets \$4,026,244.79

ALL POLICIES DIVIDEND PAYING AND NON-ASSESSABLE

BRANCH OFFICES:
Toronto, Ottawa, Vancouver, Victoria, Edmonton, Saskatoon, Winnipeg, Montreal, St. John, Halifax and Charlottetown.

The Commercial Life Low Cost Guaranteed Monthly Income Policy



Women are accustomed to think and plan and act by the month, and by the quarter or year. The money the baker, the baker, could be paid by the year. Clothing must be purchased as needed. A monthly income that will continue after the source of income is gone will guarantee the comfort and protection of our wife and children. It will also be a protection for your own old age.

You will be surprised at the low cost of this Commercial Life Policy.

Inquire at any of our offices:
Edmonton, Calgary, Saskatoon, Regina

The Ocean Accident & Guarantee Corporation, Limited

Canadian Head Office:
Federal Building, Richmond & Sheppard Streets, TORONTO
Accident, Sickness, Liability, Automobile, Plate Glass, Burglary,
Guarantee Bonds, Fire, Boiler, Electrical Machinery.
J. A. MINGAY, Manager for Canada
Applications for Agencies Invited

THE Employers' Liability Assurance Corporation, Limited

Offices: Toronto—Montreal
Automobile, Accident, Sickness, Liability, Guarantee Bonds,
Plate Glass, Burglary, Boiler and Fire.
C. W. I. WOODLAND, General Manager
For Canada and Newfoundland
APPLICATION FOR AGENCIES INVITED
Branches: Winnipeg Calgary Vancouver London Ottawa

The Casualty Company of Canada

HEAD OFFICE TORONTO
Automobile, Plate Glass, Burglary, Fire, Guarantee,
Accident and Sickness Insurance
We invite agency correspondence.
COL. A. E. GOODERHAM, President. A. W. EASTMURE, Managing Director.

A Good Company Wants Good Agents

We believe there is a real prestige in representing this company, and that justifies us in using careful selection in appointing agents.

Applications for Agencies Solicited.

The DOMINION OF CANADA GUARANTEE & ACCIDENT INSURANCE CO.

HEAD OFFICE—TORONTO
COL. A. E. GOODERHAM, C. A. WITHERS, H. W. FALCONER,
President Vice-Pres. & Man. Director Asst. Man. Director
BRANCHES: Montreal, St. John, Halifax, Ottawa, Hamilton, London,
Winnipeg, Calgary, Vancouver, London, England; Kingston, Jamaica.

ASSOCIATED ALL-CANADIAN INSURANCE COMPANIES

The Toronto Casualty Fire & Marine Insurance Company

HEAD OFFICE: TORONTO
President: G. LARRATT SMITH. General Manager: A. E. DAWSON.

Merchants' and Employers' Guarantee and Accident Company

HEAD OFFICE: MONTREAL
President: J. C. H. DUSSAULT. Managing Director: A. E. DAWSON.

Canadian General Insurance Company

HEAD OFFICE: TORONTO
President: W. W. EVANS. General Manager: A. E. DAWSON.

MERCHANTS CASUALTY INSURANCE COMPANY

HEAD OFFICE — WATERLOO, ONT.
OPERATING UNDER DOMINION CHARTER
SPECIALIZING IN
ACCIDENT — SICKNESS — AUTOMOBILE
INSURANCE
APPLICATIONS FOR AGENCIES INVITED
LIBERAL CONTRACTS

WE WILL INSURE YOU
LACK OF BOND MAY LEAD TO BANKRUPTCY
When the trusted employee goes wrong he generally embezzles the liquid assets—cash, securities, etc. Let us Bond him for you today. Write for rates.
FIDELITY
INSURANCE COMPANY OF CANADA
A. E. KIRKPATRICK—President
36 TORONTO STREET TORONTO

CONTINENTAL CASUALTY COMPANY

H. G. B. ALEXANDER, Pres.
Paid-up Capital and Surplus \$6,500,000 Assets \$20,375,039.57
ACCIDENT AUTOMOBILE BURGLARY PLATE GLASS SICKNESS } Insurance
Service Unexcelled
HEAD OFFICE FEDERAL BUILDING TORONTO
R. D. BEDOLFE, CAN. GEN. MGR.



is bound to result in loss and disappointment in the long run to those depending upon it for life insurance protection. It is banned by the Dominion Government and by most of the Provincial Governments, but is still permitted in one or two Provinces, though why it is permitted is beyond me.

Editor, Concerning Insurance:
I have a 20 Pay Life Insurance Policy maturing this week, and am enclosing a statement of the offers made by the Company, regarding settlement.

I am married, 43 years of age, and have four children, 6 to 13 years of age; get a salary of over \$3,000; have \$9,000 insurance besides this, which has been running 12 to 14 years, and consists of \$4,000 Straight Life, \$2,500 20 Pay Life with reduction of premium every 5 years, and \$2,500 Pay Life with profits accumulating. What do you advise regarding settlement?

An agent has advised me to take the cash from this company, put it in his company at at least 5½ per cent, and take out a 20 Pay Life Non-participating, in which the dividends will carry the premium after one year.

—D. M., Owen Sound, Ont.
As you evidently still need insurance protection, I would advise taking the settlement offered under Plan A, that is a paid up policy so that your insurance would remain in force without further payment of premiums. Instead of withdrawing the surplus of \$189.23 in cash, it would be advisable to apply it to the purchase of a paid-up bonus addition of \$116.00 to your policy.

By taking a paid up policy with the bonus addition of \$116.00 you will be securing the best value obtainable in my opinion. It would be unwise to take the cash surrender value and then start all over again to pay for another 20-pay life policy. The only person who would be ahead on that transaction would be the agent, who would get a commission on the new policy.

Editor, Concerning Insurance:
Will you kindly give us what information you can regarding the General Insurance Company of America, head office Seattle. This company, we believe, have been operating in British Columbia for some time, and has recently started to do business in Alberta. They are writing insurance at reduced rates, and we are anxious to know if they are safe to do business with. The Department of Insurance of the Province of Alberta advises us that this company is registered in Alberta.

—R. L., Edmonton, Alta.
General Insurance Co. of America was incorporated in 1923 and has been doing business in Canada under Dominion license since November 13, 1926. It has a deposit with the Government at Ottawa of \$75,000 and is authorized to transact in this country fire, automobile, limited explosion, sprinkler leakage and tornado insurance.

At the end of 1927 its total assets in Canada were \$96,967.01, while its total liabilities here were \$30,710.64, showing a surplus in this country of \$66,256.37. Its head office statement showed total admitted assets of \$5,516,448.87, and total liabilities except capital of \$3,288,320.54, leaving a surplus as regards policyholders of \$2,228,128.33. The paid up capital was \$1,000,000.00, so there was a net surplus shown over all liabilities and capital of \$1,228,128.33. The company is accordingly in a sound financial position and safe to insure with.

While it is a stock company, it pays a dividend at the end of the year to its participating policyholders. In 1926, for example, its net premium income was \$2,721,092.44, and next year, 1927, it paid policyholders for dividends \$201,861.83.

Editor, Concerning Insurance:
Is there more than a theoretical difference between insuring with a stock fire insurance company and insuring with a regularly licensed reciprocal or inter-insurance bureau? As far as the policyholder is concerned, is it not a question of picking a sound insurance carrier for his insurance rather than a question whether it is a stock company, a mutual company, or a reciprocal?

—H. G., London, Ont.
There is more than a theoretical difference between buying insurance from a stock fire insurance company and becoming a member or subscriber of a reciprocal or inter-insurance bureau.

In the one case the policyholder is buying insurance from an insurance company, and in the other case he is entering a trading pool through which his protection will be undertaken by a group of other participants in the pool. It is thus apparent that the premium charged by the insurance company and the amount collected by the reciprocal do not relate to the same thing and are paid for entirely different purposes. The premium charged by the insurance company represents the price at which the policyholder may purchase a contract of insurance from an incorporated insurance company. The amount asked

for by the reciprocal does not represent the purchase price of anything. It is the sum required by the man or firm which conducts the pool to be deposited as an advance payment on account to cover the liabilities which he will incur to others in the pool. In the one case insurance is sold at a given and fixed price, and in the other case an estimate is given of the cost of entering a trading pool in which the participants insure each other.

Whether inter-insurance is to be accepted as a substitute for stock company insurance must be decided by the insurance buyer himself. But he should understand the difference between buying insurance and going into the trading pool of a reciprocal. SATURDAY NIGHT advises against becoming a member of any reciprocal or inter-insurance bureau which is not regularly licensed in Canada and which does not maintain a Government deposit for the protection of Canadian subscribers.

Editor, Concerning Insurance:
Can you give me any information about the Munich Reinsurance Co. of Germany? Is the company still in business and accepting reinsurance over here?

—M. L., Montreal, Que.
Munich Reinsurance Co. Ltd., of Munich, Germany, was the outstanding reinsurance company of the world before the war. It is evidently now making rapid progress in regaining that position. It does no direct business but takes reinsurance business wherever it can get it throughout the world. At the end of June last its underwriting funds amounted to Rm. 143,702,866, while its net assets were Rm. 65,398,225. Net premiums for the fiscal year ending June 30, 1928, were Rm. 110,218,932. The underwriting results are thus summarized in the director's report:

Fire.—As last year we have secured a moderate profit, notwithstanding the fact that rates in Germany and Austria are too low. The direct companies protect themselves by heavy reinsurance when business is running badly; reinsurers are faced with the alternative of cancelling the treaty, or continuing. Treaties cancelled by the Munich have soon found another acceptor. Direct companies of all countries have become competitors. Therefore fire income has not increased. In spite of caution the New Year may be expected to be unprofitable.

Hail resulted in a heavy loss in 1927, covered by loss reserve and inner reserves. The great German mutual had to call upon its members for 350 p.c. of the initial contribution (premium). 1928 shows a profit in consequence of revision.

Transport brought a loss owing to marine business. The increase in premium income in this department is owing to existing cedants reinsuring more heavily, not to new treaties.

Motor business.—In the material damage (auto kasko) section profit was 4.27 p.c., but motor liability business showed a loss.

Life.—By friendly arrangement with two associated companies, we have given them back part of the business reinsured with us.

It is uncertain when U.S.A. assets will be released, but the Settlement of War Claims Act makes it certain that they will be released.

Editor, Concerning Insurance:
I see you state that the British Government allows a policyholder to deduct the amount he pays for life insurance premiums from his income for income tax purposes. Does not the Australian Government also set a good example to Canada in this respect by allowing certain deductions from taxable income on account of money paid for insurance?

—R. H., Halifax, N. S.
In Australia the Commonwealth government corresponding to the Dominion government of Canada, allows as deduction from taxable income life insurance or fidelity guarantee premiums up to £50 (\$250). In all the Australian States, which correspond to our Provinces, a similar deduction is allowable except in the States of South Australia and Tasmania.

NOTICE TO READERS

Saturday Night's Insurance advice service is for the use of paid-in-advance mail subscribers only. Saturday Night regrets that it cannot answer inquiries from non-subscribers.
Each enquiry must positively be accompanied by the address label attached to the front page of each copy of Saturday Night sent to a regular subscriber, and by a stamped, self-addressed envelope.
Each letter of enquiry should refer to one subject only. If information on more than one subject is desired, the sum of fifty cents must be sent with the letter for each additional question.
Inquiries which do not fulfil the above conditions will not be answered.

The Best Agents in Canada Represent THE MOUNT ROYAL ASSURANCE COMPANY

ESTABLISHED 1902
Head Offices: 465 St. John Street, Montreal

TORONTO REPRESENTATIVES
G. U. PRICE, LTD., Bank of Toronto Bldg.
C. C. LINDSEY, 610 Temple Bldg.

Extract from an Agent's letter: "I do appreciate the way you people settle claims. It is an asset to an agent to represent a Company which is right on the job."

H. C. BOURNE, Vice-President and General Manager.
J. A. MACDONALD and J. J. S. DAGENAIS, Assistant Managers.
FLOYD E. HALL, Inspector.

Applications for Agencies are Cordially Invited

The General Accident Assurance Company of Canada

HEAD OFFICE—TORONTO

No company is equipped to give greater service to an agent — almost every known risk covered, except life. A few additional agents are desired.

THOS. H. HALL,
Managing Director.

W. A. BARRINGTON,
Manager.

MILL OWNERS MUTUAL FIRE INSURANCE COMPANY

OF IOWA
GENERAL CLASSIFICATION OF BUSINESS TRANSACTIONS
ASSETS \$2,704,949 SURPLUS \$1,282,727
POLICYHOLDERS' DIVIDEND RATE 25% TO 30%
Seneca Jones & Son, Hamilton, Ont.—Canadian General Agents.

The Protective Association of Canada



Established 1907
Assets \$289,157.00, surplus to policyholders over \$150,000.00

The Only Purely Canadian Company
Issuing Sickness and Accident Insurance to Members of the Masonic Fraternity Exclusively.

Agents in all Principal Cities and Towns in Canada.
Head Office: J. G. FULLER, Secy., Asst. Mgr.
Granby, Que.

EAGLE STAR & BRITISH DOMINIONS INSURANCE COMPANY LTD.

OF LONDON, ENGLAND
Head Office for Canada TORONTO
J. H. RIDDEL, Manager. E. C. G. JOHNSON, Asst. Manager.
DALE & CO., LTD., General Agents, Toronto, Montreal, Halifax
E. L. McLEAN, LTD., General Agents, Toronto

NORWICH UNION FIRE INSURANCE SOCIETY LIMITED

ESTABLISHED 1797
TIME TRIED AND FIRE TESTED
MANY KINDS OF INSURANCE WRITTEN
INSURE IN THE NORWICH UNION

Insure in one of Canada's oldest and strongest Fire Insurance Companies Organized in 1862.

The Acadia Fire Insurance Co. of Halifax, N.S.

Liability under all Acadia Policies, guaranteed by the Phoenix Assurance Co., Limited, of London, England.
Montreal Office: 100 St. Francois Xavier St.
J. B. PATERSON, Branch Manager.

GUARANTEED BY THE SUN OF LONDON
PLANET
ASSURANCE COMPANY LIMITED
HEAD OFFICE FOR CANADA—SUN BLDG.—TORONTO
APPLICATIONS FOR AGENCIES INVITED

BRITISH NORTHWESTERN Fire Insurance Company

HEAD OFFICE, TORONTO.

J. H. RIDDEL, President & Managing Director. E. C. G. JOHNSON, Asst. Manager.
BRANCH OFFICES: WINNIPEG, CALGARY, VANCOUVER

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AUTOMOBILE LIABILITY
Union Insurance Society
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**DIVIDEND NOTICE
MARCUS LOEW'S THEATRES,
LIMITED**

NOTICE IS HEREBY GIVEN that the Directors of the company have declared a dividend of 3½% on the 7% cumulative preference shares of the company for the half year ending December 31st, 1928, payable January 15th, 1929, to shareholders of record at the close of business on December 31st, 1928.

By Order of the Board,
H. V. McCrimmon, Secretary.

Penmans Limited

DIVIDEND NOTICE

NOTICE IS HEREBY GIVEN that the following Dividends have been declared for the quarter ending the 31st day of January, 1929.

On the Preferred Stock, one and one-half per cent. (1½%) payable on the 1st day of February to Shareholders of record of the 21st day of January, 1929.

On the Common Stock, One Dollar (\$1.00) per share, payable on the 15th day of February to Shareholders of record of the 5th day of February, 1929.

By Order of the Board,
C. B. ROBINSON,
Secretary-Treasurer.

Montreal, Que., 21st Dec., 1928.

PROVINCIAL PAPER LIMITED

Notice is hereby given that Regular Quarterly Dividend of 1½% on Preferred Stock has been declared by PROVINCIAL PAPER LIMITED, payable January 2nd, 1929, to Shareholders of record as at the close of business December 15th, 1928.

(Signed) W. S. BARRER,
Secretary.

INTERNATIONAL PAPER AND POWER COMPANY

New York, December 29th, 1928.

The Board of Directors have declared a regular quarterly dividend of one and three-quarters per cent. (1¾%) on the Cumulative 7% Preferred Stock of this Company, and a regular quarterly dividend of one and one-half per cent. (1½%) on the Cumulative 6% Preferred Stock of this Company, for the current quarter, payable January 15th, 1929, to holders of record at the close of business December 26th, 1928.

Checks to be mailed. Transfer books will not close.

R. G. LADD, Assistant Treasurer.

Royal Bank Record Assets

Report for 1928 Reveals Total of \$909,395,884—Profits of \$5,881,253 Also Said to be Record—Strong Position Further Improved

WITH assets said to be the largest ever reported by a Canadian bank, the annual statement of the Royal Bank of Canada for the year ended Nov. 30, 1928, is a decidedly cheering document for shareholders.

With its large branch system, covering every section of the country, the bank has evidently been called upon to finance a large proportion of the increased trade and industry of the Dominion. The large resources of the bank have enabled it to do so and at the same time maintain its usual strong cash position.

Of perhaps equal interest to the many shareholders is this year's profit and loss account. As a result of the more active trade conditions, earnings for the year also constitute what is claimed to be a record for Canadian banks.

The marked progress reported from year to year has resulted in total assets of the bank having gained to \$909,395,884, compared with \$894,663,903 at the end of the previous year. This substantial gain has taken place notwithstanding that at the time last year's report was submitted it was intimated that there were some large temporary deposits of a special nature, while it is understood that no such special deposits are included this year. This will be taken as a further indication of the strides the bank has made through its organization.

Of total assets of \$909,395,884, liquid assets are \$398,862,085, being equal to over 50 per cent. of liabilities to the public. Included among them are cash on hand and in banks totalling \$180,

321,670, being 22.62 per cent. of liabilities to the public. Other liquid assets include Dominion and Provincial Government securities \$85,257,914, compared with \$73,307,380; Canadian municipal securities and British, foreign and colonial public securities, \$16,730,643, down from \$31,296,226, and railway and other bonds, debentures and stocks, \$16,640,108, compared with \$15,890,650.

The prominent part which the bank has played in financing the large business of the country is reflected by commercial loans in Canada of \$292,315,472, up from \$225,536,860, an increase for the year of over \$66,000,000; at the same time, current loans elsewhere than in Canada are down to \$145,422,394 from \$153,411,835.

Of equal importance is the manner in which savings deposits continue to expand, deposits bearing interest having now gained to \$523,651,908, up from \$514,562,219 a year ago.

Profits for the year, claimed to be a new high record, amounted to \$5,881,253, as compared with \$5,370,145 in the previous year. The profits, added to the amount carried forward from the previous year, brought the total amount available for distribution up to \$7,691,085. This was applied as follows: Dividends and bonus, \$4,200,000; transferred to Officers' Pension Fund, \$200,000; appropriation for bank premises, \$400,000; reserve for Dominion Government taxes, \$530,000, leaving a balance to be carried forward of \$2,361,085, as against \$1,809,831 at the end of the previous year.

C.P.R. Analysis

Stock Exchange House Still
Talks Segregation of Assets

THE fact that the Canadian Pacific Railway possesses a virtual monopoly of half of the railway, telegraph and express business of Canada has placed its securities among the best investments available in North America, says an analysis of the company made by A. D. Watts & Company, members of the Montreal Stock Exchange. The foreword says:

"It is rumored from time to time that some of its subsidiaries will be segregated, and the stock of the new company issued to the shareholders of Canadian Pacific Railway. However, we do feel that some time in the future Canadian Pacific Railway's stock will be valued at such a high level it will be entirely out of the reach of the average investor, and when that time comes we believe the stock will be split up in order that the Canadian public in general may become shareholders."

In conclusion the analysis says: "Our discussion has concerned itself chiefly with the inherent possibilities of the C.P.R. solely as a transportation system operating in a rapidly expanding country. It might be well to mention the probability of some further incentive acting for the increase in the market value of the common stock. Many railroads in the United States have found it both necessary and beneficial to segregate all such of their holdings as are not essential in the operation of the system. In many cases these have included coal lands, oil properties or power sites, and separate companies have usually been formed for their operation."

"Although the company's management states that no such action has ever been considered, the Canadian Pacific Railway may find the policy of the segregation of its steamships, hotels and mining properties to be advantageous, in which case a handsome bonus would naturally accrue in some form or other to the shareholders."

**Dividend and Bonus is
Paid By Smelters**

FOLLOWING a meeting of the Board of Directors of the Consolidated Mining and Smelting Company, a statement was issued to the effect that directors had authorized payment of the usual 5 per cent. dividend, amounting to \$1.25 and \$5 per share bonus for the half-year ended Dec. 31, 1928. Both are payable on Jan. 15 to shareholders of record on Dec. 31. The statement continued to say that operations were going smoothly and that this year's profits, though satisfactory, would be somewhat less than last year, inasmuch as increased output and reduced operating costs would not offset the lower range of metal prices. It was added that several promising prospects had been optioned during the year and were being developed.

**Western Grocers
Limited**

Notice of Dividend

A dividend of one and three-quarters per cent. (1¾%) on the New Preference Stock of Western Grocers Limited, has been declared for the quarter ending December 31st, 1928, payable January 15th, 1929, to shareholders of record December 31st, 1928.

By order of the Board,
W. P. RILEY,
President.
Winnipeg, Dec. 21st, 1928.

**Dominion
Textile Co.**

Limited

Notice of Dividend

A DIVIDEND of One and Three-Quarters per cent. (1¾%) on the PREFERRED STOCK of Dominion Textile Company, Limited, has been declared for the quarter ending December 31st, 1928, payable January 15th, 1929, to shareholders of record December 31st, 1928.

By order of the Board,
JAS. H. WEBB,
Secretary-Treasurer.
Montreal, November 21st, 1928.

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**CANADIAN
GOVERNMENT, MUNICIPAL AND CORPORATION
SECURITIES****Retrospect and Prospect
1928-1929**

In 1928 Canadian business attained a new high level of prosperity. Records compiled by the Dominion Bureau of Statistics and presented in the accompanying charts visualize the expansion in important directions. The 1928 indexes, representing the monthly changes in leading industrial, commercial and financial factors, have moved substantially higher than in 1927.

The indexes of all industrial production, manufacturing, building construction and car loadings are expressed as a percentage of the average conditions prevailing in the six-year period from 1919 to 1924, which are stated as 100%. The index of employment is expressed in the same way, but is based on the average in January, 1920, and the index of bank savings deposits on the average from 1922 to 1925. Thus these chief factors are at a substantially higher level than has hitherto prevailed.

The foundations for good business in 1929 are laid. The proceeds of our large field crops are stimulating trade in East and West. Factories are busy with unfilled orders. Mineral production and exploration are being pursued vigorously. Commerce is active with goods moving freely from producer to consumer. Bank savings are growing. Purchasing power and investing capacity are large.

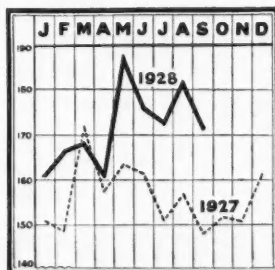
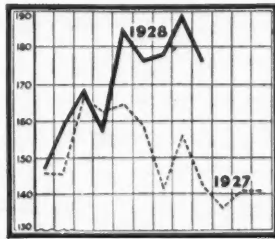
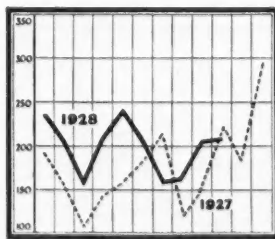
It is our earnest hope that the momentum of prosperity will increase throughout the New Year and that active business will be distributed generously across the Dominion.

A. E. AMES & CO.

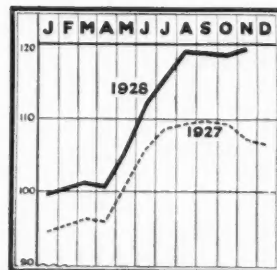
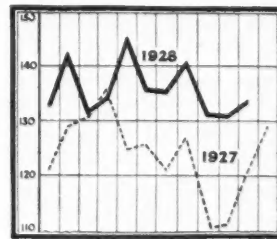
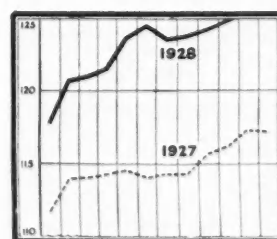
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(1919-1924=100)****BUILDING CONSTRUCTION
(1919-1924=100)**

DEPENDABLE
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SUGGESTIONS

**EMPLOYMENT
(JANUARY, 1920=100)****RAILWAY CAR LOADINGS
(1919-1924=100)****BANK SAVINGS DEPOSITS
(1922-1925=100)**

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Ottawa Asleep at the Switch

(Continued from Page 23)

Annie may make this contract in good faith, no matter how weird the claims, after an interview with specially trained salesmen. She sees on her "bank book" that the Monarch Bond Syndicate Limited is operating under Dominion Charter. A letter probably has also been shown her that the Finance Department at Ottawa planned to inspect the company. With this and other impressive sales ammunition before her, how is poor Annie to know that her savings are not as safe with the Monarch Bond Syndicate as with a bank?

On the other hand we doubt if the Monarch Bond Syndicate Limited is in a position to even guarantee that they will still be in business at the end of fifteen years, or even one-third of that. Judging by the layout of their office in Calgary and the type of men in control there, there is every reason to be doubtful.

Having gone so far in the matter the Dominion Government should either stop its operations, or see that the Monarch Bond Syndicate, the Pioneer Bond, or any such other companies operating on a shoe-string, are either closed out, or forced to operate on a basis with sufficient financial backing to guarantee protection to contract or certificate-holders.

*

Here is another plan of the Monarch Bond Syndicate:

A depositor pays in \$5.00 a month for one hundred months, or approximately eight years and three months. That man draws interest at six per cent, compounded half yearly. At the end of twelve months the depositor may withdraw sixty per cent. of the amount deposited, but without earnings,—and forfeit the balance.

At the end of twenty-four months the depositor may withdraw eight per cent. of the amount deposited, but without earnings,—and forfeit the other twenty per cent.

At the end of thirty-six months the depositor may withdraw the total amount paid in, but without interest. That is to say, no earnings are allowed.

At the end of one hundred months the depositor may draw all of the principal. That is to say, five hundred dollars, plus accumulated earnings, being compound interest at six per cent.

One of the company's circulars calls attention to the fact that after one hundred months have been paid in, the total amount, principal and interest, may be allowed to remain until the amount reaches the sum of \$1,000. Apparently, the contract to pay \$1,000, as the result of monthly deposits of \$5.00 each has no time limit.

The "Financial News" of Vancouver has recently done some good work dealing with the operations of the Pioneer Bond Syndicate, in British Columbia. The same company is operating in Regina. Here is a type of letter written by one of the Pioneer managers, in their campaign for salesmen:

"Dear Sir: One of our representatives in Regina advised us that you would be interested in a hundred and twenty months plan, with a three per cent. commission. If so we advise you to get in touch with the home office. We are now selling this plan in British Columbia, Alberta and Saskatchewan and it is going big."

The "P.S." is interesting. It says: "We have a special plan to work with the hundred and twenty months plan that is a wonder for getting business, and is a source of a lot of soft revenue on the side. This special plan is a come-back to a man who has already paid the hundred and twenty months plan, and the only time he refuses to invest in the special plan, after he has once paid the hundred and twenty months plan, is because he has no more money."

In the selling of these bonds, it is understood, the salesmen's three per cent. is not on the amount of money he collects, but on the nominal maturing value of the certificates. The company, it is presumed, takes the customary 1½ per cent. to 2 per cent. commission, thus leaving practically nothing for the investor's first year's payments for investment in any kind of mortgage or security.

The Vancouver "Financial News" had about as much success in securing a financial statement from the Pioneer Bond Company as SATURDAY NIGHT did in getting one from the Monarch Bond Syndicate in Calgary. When an officer of the company was asked recently for a financial statement the information given was that none was available. The official was asked how much money the Pioneer Bond Syndicate had invested in first mortgages to earn money to pay interest on its bonds at 5½ per cent. "Well, we couldn't very well say," he said.

"Is it not customary to have some kind of financial statement in your line of business?"

"Not necessarily," was his reply. "Anyway, it would not look good, because we have not very much invested

in first mortgage. He didn't know how much was invested, nor how much cash was in the treasury."

When reminded that the company's charter forbade loaning money on mortgages, the official replied that he could buy mortgages, and intended to do so if he could get them. He admitted that assets of the company finances were confined to the money collected from the sale of its bonds and treasury stocks, on the instalment plan.

As part of the contract with certificate holders, these companies undertake to keep in their own vaults, or in trust, at all times, first mortgages in improved rent estate to the value of \$110 for every \$100 of their liability. Can the Ottawa Government assure the Western public that this is being done?

All of which should be sufficient to justify anyone approached by agents of the above, or any similar promotion, in declining to take advantage of their fantastic offerings.

Meanwhile here is part of an official report made by the Portland Better Business Bureau, under date of July 9, 1926, which speaks for itself:

"H. W. Liberty and J. J. Deiderich, two of the most unscrupulous stock salesmen who have operated in Oregon during the past year, are out of a job. Their most recent employer, a well regarded institution, consulted the Bureau files and dispensed with their services before they had damaged the concern's reputation.

"These men make a specialty of selling savings and loan stock, or installment bonds, to small investors, collect their commissions and change jobs before the unfortunate investors and employer discover they have been 'buncoed'. No misrepresentation, nor any swindling tricks in selling, are too low for these 'high-graders'.

"The Better Business Bureau has recovered several hundred dollars for investors who fell victims to Liberty's and Diederich's swindles from the companies that previously employed them."

Educating a World Market

(Continued from Page 21)

I am induced to believe that if the United Kingdom Manufacturers will give the Empire the benefit of their education, their native shrewdness and experience, will devote some study to blending our best Canadian grades of blue cured Virginia with the best grades of Rhodesian, charging the consumer a shilling an ounce, and leave it to the consumer to guess whence comes the delightful flavor, the manufacturer will be doing his duty to the Empire, and conferring a favor upon the consumer.

The 1928 Quebec tobacco crop will exceed eight million pounds and will, under present conditions, mean a surplus of about three million pounds, mostly in cigar tobaccos. The main reason for this is that the Quebec habitant and workman still fill their pipes with raw leaf, upon which no duty is paid whatever. The United Kingdom takes only the cream of the Ontario tobaccos. The low grades, and inferior crops, have been selling from 6 to 10c., some two million pounds annually having been brought into Quebec the past two years, replacing Quebec tobaccos for raw leaf smokers. The Quebec farmer should get 12 to 15c. a pound for his crop, hence many planters in the Northern Counties are unable to find a profitable market for their pipe tobaccos, and have switched over to cigar tobaccos, but, unfortunately, have continued the pipe method of culture, which means that the packer finds only 30% of cream in the crop.

*

Quebec can supply the Empire with cigar filler of an acceptable quality, replacing Mexican, Brazil, Colombia, Porto Rico, even replacing much Cuban tobacco, the best of which is the standard cigar tobacco of the world. Quebec can also supply the cigar manufacturers of the Empire with the finest quality bunch that is grown on the North American continent, superior to what is now supplied by the U. S. A.

The United Kingdom manufacturer needs to be as discriminating in making his selection of Canadian tobacco as he does when buying Cuban, and he should not condemn all Quebec tobaccos because a lower price induces him to try an inferior grade.

So far the United Kingdom manufacturer thinks Colonial tobacco is fit for 4d. cigars only, and that it is all alike. It is in the interests of the Empire, to convince him to the contrary.

Financial Editor, "Saturday Night":
I am writing to tell you that of the several financial papers I read, I regard your viewpoint and your unrestrained, fearless summaries above any others.

J.A.B., Toronto, Ont.

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We freely invite you to correspond with us, and extend to you all the facilities of this department.

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